

JOHN BULL

Vol. XIII. No. 331.

SATURDAY, OCTOBER 5, 1912.

ONE PENNY

[Registered at the G.P.O. as a Newspaper.]

For meaning of
this No. see
page li. of cover.



*The world is a bundle of hay;
Mankind are the asses who pull;
Each tugs it a different way,
And the greatest of all is John Bull*

—BYRON.

Edited by
HORATIO BOTTOMLEY.

£100

FOR

A

BULLET

SEE PAGE 446.

CLEMAK Safety Razor 5/-

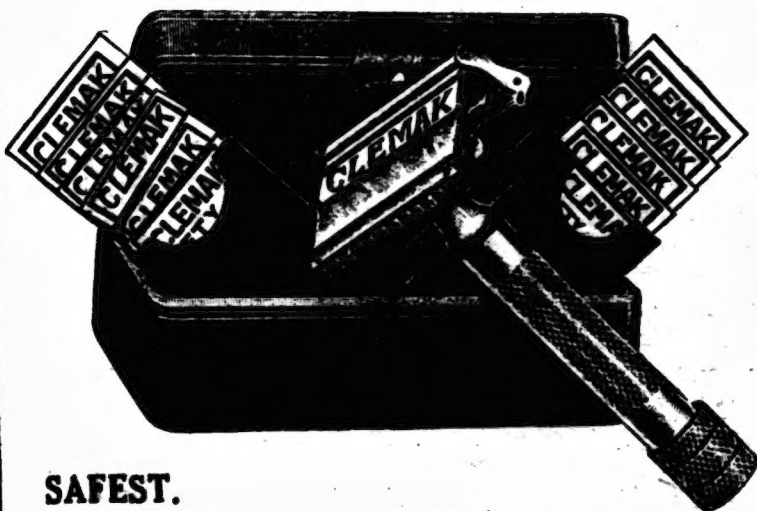
The Clemak Safety Razor—at 5s.—is Made as Well and Shaves as Well as any Guinea Safety Razor.



Shaving with an ordinary, blunt, out-of-date razor is dangerous. Don't take the risk—buy a CLEMAK Safety Razor and shave in comfort. You do not have to learn to shave with a CLEMAK.

You can shave with it the first time you try. No skill is required to use it successfully.

It is always ready, always the same. You never even get a cut. It ensures immunity from gashes and wounds. Don't fail to invest in a CLEMAK Safety Razor, which can be obtained at all Cutlers, Stores, etc., or post free from the CLEMAK RAZOR CO., Billiter Street, London.



THE PERFECT BLADE. CLEMAK Blades retain their exceptionally keen shaving edges because they are manufactured from the finest quality Sheffield Razor Steel, hardened and tempered by our new secret electrical process.



SAFEST.

CHEAPEST.

SHAVES EASIEST.

NO DULL BLADES.

CLEMAK Razor and Seven Blades
NEW MODEL SET & Twelve Blades
COMBINATION OUTFIT,
Stropping Machine, Velvet Hide
Strop and Twelve Blades. . . .

5/6

7/6

10/6

ONE OUTFIT WILL LAST A LIFETIME. THERE IS NO CONSTANT EXPENSE FOR NEW BLADES.

CLEMAK Safety Razor 5/-

JOHN BULL.

*Politics without Party—Criticism without Cant :
Without Fear or Favour, Rancour or Rant.*

Vol. XIII. No. 331.

Week ending Saturday, October 5th, 1912.

One Penny.

IMPORTANT NOTICE.

Letters must be addressed to the Editor or the Publisher, according to whether they relate to Editorial or Publishing matters. All **FINANCIAL, INSURANCE** and **SPORTING** enquiries should be addressed to the **CITY OFFICES, 52, NEW BROAD STREET, E.C.** All other communications should be addressed to **93, LONG ACRE, LONDON, W.C.**

TO ADVERTISERS.

All applications for advertising spaces to be made to Messrs. Odhams Ltd., Advertising Dept., 93, Long Acre, London, W.C.

SUBSCRIPTION RATES.

UNITED KINGDOM.			FOREIGN AND COLONIAL.		
1 year	..	6s. 6d.	1 year	..	8s. 8d.
6 months	..	3s. 3d.	6 months	..	4s. 4d.
3 months	..	1s. 8d.	3 months	..	2s. 2d.

Money Orders, etc., to be made payable to Odhams Limited, and forwarded to Publishing Department, 93, Long Acre, W.C.

QUEEN'S MINOR HALL.

Langham Place, W.

A Course of Freethought Lectures on Sunday Evenings, at 7.30 from October to December, by

MR. G. W. FOOTE.

October 6th:—

SIR EDWARD CARSON'S "GOD."

Doors Open at 7. Reserved Seats, 1s.; Second, 6d.
Questions and Discussion Invited.

THE WORLD, THE FLESH, AND THE DEVIL.

[The Editor discourses upon passing events and topics of the day.]

CABINET TROUBLE.

There is a rare rumpus going on in the Cabinet, and nothing but a General Election can save the situation. We promised last week to give the date. Here goes—next spring.

THE COVENANT.

After a raging campaign by Sir Edward Carson, conducted under severe physical difficulties, and aided and abetted by Mr. Balfour, Mr. Bonar Law, and Lord Lansdowne—that was the order in which their "messages" were printed by the papers—the sacred Covenant of Ulster is now assuming definite form. As a moral demonstration in force, the Government will have to consider it. That is its legitimate function. But we do wish that the Deity had been left out of it. Why will contending factions place Providence in the invidious position of being claimed by each of them?

SIR RUFUS AND HIS FEES.

We are in a position to say that there is no truth whatever in the statement which has appeared in certain papers to the effect that Sir Rufus Isaacs received £500 a day during the *Titanic* Inquiry. Both he and the Solicitor-General were paid less than they would have obtained had they been in private practice, and they certainly devoted more attention and time to their case than would, in those conditions, have been possible.

NO MINISTER OF COMMERCE NECESSARY!

That is the decision of the autumnal meeting, at Newcastle, of the Association of Chambers of Commerce—the two principal champions for the resolution being Lord Joicey and Lord Rotherham! And, again, the Press reports this piffle with all solemnity.

"THE PARLIAMENT OF LABOUR."

Once more the Annual Congress of the Trades Unions has been held, and once more have we had the same dreary lesson—i.e., that there isn't a Labour Leader amongst the lot of them. The dreariest drivel of all was that talked by Ramsay Macdonald, who, having nothing really to do with either Trades Unionism or Labour, was permitted to attend as a "fraternal delegate." However, he will soon be drawing his three guineas a day as a Royal Commissioner—and then we shan't hear much more of him.

A PAID PARLIAMENT.

Our good friend *Truth*—"the sixpenny JOHN BULL"!—mildly takes us to task for setting afoot the theory of the illegality of the present Parliament, having regard to the payment of M.P.'s and there having been no re-election under the statute of Queen Anne. *Truth* thinks we "have found a mare's nest," and illustrates its point by the example of paid Under-Secretaries of State. But that will not do. As Under-Secretaries, they are in the same legal position as any other members of their staffs. The question is, Are Members of Parliament, summoned to their duties by the King, and liable at all times to dismissal from them by the King, holders of "offices" or "places" under the Crown? Of course they are. And equally, of course, the Courts will decide that they are not! By the way, we take the opportunity of congratulating our contemporary upon keeping up its form, despite the death of its founder and his principal lieutenant.

THE CONCERT—OF WALES!

At the evening concert to celebrate the opening of the Lloyd George Institute, we read that Mr. Masterman conducted the choir. It is not, however, generally known that in the absence of the orthodox baton, the handle of a stray whitewash-brush, which was lying handy, was requisitioned. And what a pity Mr. Balfour could not have presided at the piano! Still, we congratulate Mr. Lloyd George on the good use to which he has applied those libel damages. We did the same kind of thing with those we received from the *Daily News* some few years ago.

THE POLITICAL SITUATION.

Next week we shall publish some exclusive information respecting the course of political events in the immediate future.

Our Grand New Competition starts this week. See page 446.

SHIPPING AND THE NATIONAL INSURANCE ACT.

The Shipping Federation, the owners' Trade Union, formed to fight the seafaring population, has been in communication with the Insurance Commissioners in an endeavour to evade their share of taxation. They have asked for a ruling as to whether persons employed in certain ratings on board ship, whose wages, together with the cost of board and lodging, exceeds in value £160 per annum, are to be considered within the scope of the Act. As a practical joke it is hard to beat the Commissioners' decision that the Master, 1st, 2nd and 3rd Officers, 1st, 2nd, 3rd and 4th Engineers, Purser, Chief Cook, Chief Steward, Chief Baker and Barber are not required to be insured, on the ground that they are not employed in manual labour; whereas they pronounce the position of 5th and 6th Engineers, Chief Electrician, and Chief Refrigerating Engineer to be doubtful, and ask for more information; and decide that the 4th Engineer and the Refrigerating Engineer (who gets higher wages than many of those exempted) have to pay the tax. Is any further proof needed of the state of chaos into which the Commissioners are plunged, and their utter want of knowledge of the subject they have tackled?

A WAY THEY HAVE IN THE (GERMAN) ARMY.

No sooner has a whole company of the Kaiser's Foot-Guards been convicted of the soldierly and sportsman-like offence of cheating in a rifle-shooting competition, than a number of non-commissioned officers and men of the celebrated Garde du Corps (Billy's Bodyguard) were arrested, charged with systematic brutality to recruits, and, on conviction, sentenced to terms of imprisonment varying from three to six weeks in duration. If these recent exposures of the *morale* of certain regiments are typical of the spirit that pervades the German Army, "The Day," when it arrives, will be little worse than a day's outing for our Terriers.

A MYSTERY.

It seems funny that the recent manoeuvres should have been abandoned because aeroplanes enabled both sides to discover each other's whereabouts. In real warfare, of course, this would have precipitated a sanguinary battle, but the cleverer side would have secured advantages of position, which could be reckoned in marks at a sham-fight. The death-roll of aviators is to be deplored, but we may congratulate ourselves on the fact that so many of our soldiers are still willing to lay down their lives for the Fatherland. *Dulce et decorum est*, as Lord Lovat remarked on the scaffold.

THE COCOA PRESS.

We understand that our dearly beloved contemporary, the *Daily News and Leader* is inflicting considerable pain upon some of its readers, not only by the publication of racing news, but by the acceptance of advertisements of such deadly things as intoxicating liquors and cigars. No doubt the explanation is to be found in that sacred motto, "Business is Business"!

THE BOGUS BOARD AGAIN.

In March, 1906, the Board of Trade raised the Plimsoll line for ships sailing under the red ensign. The Board listened to the advice of the shipping experts, who argued that modern vessels are better built and will stand an extra load. The loss of the s.s. *North Briton* in March last has, however, proved the folly of this action. The *Titanic*, with insufficient lifeboats, and the *North Briton*, with a "revised" load line, are two of the latest blessings from the Brainless Board.

A BLACK GHOST.

The little mining village of Kiveton Park, near Worksop, is seriously disturbed because of the appearance of a "tall, dark phantom." Clad in a black shroud, the uninviting and unwelcome visitor cavorts along the lonely roads, frightening the innocent villagers and playing Hamlet with their nerves. Miners going to and coming from work solemnly assert that when they have collided with the figure it has not moved, neither does it utter any sound, but only lifts up its arms menacingly. The vicar of the parish has received a letter containing an offer to "lay" the phantom for £5. But why, perhaps, waste this amount? Now is the vicar's chance to wrestle, literally, with the powers of darkness. He ought to be able to exorcise it and save the money. If spiritual power fails we suggest a charge of bird shot.

TROUBLE IN THE LONDON FEVER HOSPITAL.

Trouble has commenced in earnest at the London Fever Hospital, Islington. We learn on the very best authority that a senior nurse is fairly handy with her claws. A probationer who did not respond to the virago's orders in as prompt a manner as she should have done received a forcible reminder. Several nurses who won't put up with this conduct have changed their abode. As each nurse in the establishment has twelve fever-stricken patients to attend to, we suggest that the scrapping might in future be carried on elsewhere.

IMMUNITY FOR DRUG-TAKERS.

The excessive use of either alcohol or drugs admittedly destroys the moral control, causing their consumers to behave in a very different way from that inspired by their sober senses. But we cannot for the life of us understand why drunkards are invariably punished for their aberrations while drug-takers are nearly always let off. The causes are identical, but magistrates regard them with a very different eye. Here, for instance, is a man named Vincent Pitman, who has been charged with improper overtures to two young women. The police recited three previous cases in which he had behaved very badly to other females, one of whom he left penniless at Bournemouth. But Mr. Horace Smith remarked that the drug had absolutely shattered defendant's moral sense, so the wretch was let off on the understanding that he should be brought up for judgment if required within twelve months. Now he is at liberty to take more morphia and stalk more maidens.

A GRAND JURYMAN.

A grand juryman has been trying to get off at the Central Criminal Court on the ground that he has served so often. "You must exercise your great privilege as an Englishman," was the sententious reply of the Lord Mayor. "It was fought for in the early days of our country, and don't you give it up." But a man can have too much of a good thing, and wish to share it. Even women will realise one of these days that they can have too many privileges under the vote. In about two hundred years from now, for instance (perhaps sooner), one of the Pankhursts of the period will probably be heard asking the Lord Mayor to let her off serving on a jury, on some ground or other. "Good gracious!" the Lord Mayor will exclaim. "Most certainly not. It is one of your proudest privileges. Don't you know that your ancestors fought for it in days of yore? Why, they even kicked policemen and smashed windows in order to get it." Yes, the dear souls will find that the vote, instead of being the end, will really mark the beginning of their troubles. Personally, so long as the Party system lasts, any lady may have ours.

THE "LEARNED CLERK."

We read in a report of the stamp-licking prosecution in Lincolnshire that, when there were cheers in the public gallery, "the *magistrates' clerk* said if there were any repetition the Court would be cleared." Of course, justices, being usually ignorant of the rudiments of law, must have a clerk to look after them; but this menial should be prevented from arrogating to himself powers which would be excessive if exercised by a judge. We have seen counsel interrupted, witnesses bullied, and a running commentary kept up by clerks, who should confine themselves to taking notes and perhaps whispering from time to time in the long ear of an ignorant justice. At this rate, it would surely be much simpler to abolish magistrates altogether and leave everything to "the learned clerk," as he loves to be called.

IMMUNITY FOR ARSON.

The following is typical of many letters we have received:—"The law has now been reduced to such a monstrous farce that the Government might very well go the whole hog and issue a proclamation for the institution of anarchy. A woman named Leigh was sentenced some six weeks ago to five years' penal servitude for trying to set fire to a play-house and thereby endangering the lives of hundreds of innocent people. She refused food and persisted in making herself sick when it had been forced down her throat. Surely it would have been very easy to prevent this by handcuffing her. But the authorities decided that, as she was imperilling her life, or at least her health, the only alternative was to release her. So a dangerous criminal is again at large, and there is no guarantee that she will not revert to arson, perhaps succeed in killing crowds of her compatriots. Mrs. Pankhurst regards this as a 'glorious victory,' and well she may. But why should there be one law for criminal politicians and another for common burglars, incendiaries, bigamists, procuresses, etc.? Will they all be let loose as soon as they contrive to reject their skilly? In all probability they will be subjected to prison discipline, even flogged within an inch of their lives. Is this quite fair?" We admit that the problem is one of the greatest difficulty—and we are disposed to think that the "political" character of the offence disappears when hatchets and arson come upon the scene.

HOME AGAIN.

We are glad to note that Mr. Plowden, the Metropolitan magistrate, is back again after the serious operation following on his illness in Switzerland. Mr. Plowden is a London institution, and we would willingly do seven days' for the pleasure of coming before him.

Toujours de l'Audace.

Whatever the future has in store for the young gentleman who advertises in *The Times* for somebody who will take an interest in him and give him one year of "full real life, to see the beautiful places and things in the world and to have funds and *carte-blanc* to gratify his own tastes and realise what the happiness that money gives really is," he won't miss much that is going if cheek can get him it. There are a great many fools in this world; and if he finds one big enough for his purpose, perhaps he will introduce us to him. He might adopt us also.

WOMEN SOLICITORS.

An obscure London attorney has been seeking advertisement by seriously proposing at the Law Society Conference that women should be admitted as solicitors. It would be more to the point if he proposed that every man entitled to practise should be a gentleman—otherwise than "by Act of Parliament."

DELAYED IN TRANSIT.

We have heard a diversity of reasons given to account for the incessant rain that has proved so disastrous. Most of the press correspondence is written by religious cranks, who attribute it—as they did the *Titanic* and mine disasters—to the wrath of God at our indulging in Sunday cricket, golf, cinematograph shows, etc.; but a contributor to the *Daily Mirror*, after carefully thinking the matter over, has come to the conclusion that the excessive downpour is in answer to the many prayers for rain that were offered daily in every church and chapel during the long drought of last year. He does not definitely state a reason for the delay, but if his theory is correct, we suggest that future supplications should be made by Marconi.

THANKFUL FOR SMALL MERCIES.

In a subsequent issue of the same journal, another correspondent suggests that the deluge is almost the best thing that could happen to us. Indeed, he says, "I can imagine nothing, *except war or pestilence*, which is so likely to turn people from godlessness, luxury and selfishness than is the discipline of this awful season." So it might have been worse.

PAWNBROKING.

The remarks of a recent contributor respecting the methods of pawnbrokers have brought down upon our heads an avalanche of protests from the trade—and they certainly seem to have the best of the argument. It is pointed out that the writer was wrong when he put the monthly interest on 7s. at 4d.—instead of 2d.—and that it is the amount which an article will fetch at a forced sale, and not what it may have cost, which is the test of its pawnable value. "I wonder," says one financier, "whether the writer is game enough to buy all the suits, boots, dresses, etc., that are never redeemed? I will guarantee that he can have them at less than the amount advanced." We are also referred to the *Pawnbrokers' Gazette* (which we are borrowing from Jim Crow) for proof that the French *Mont de Piété* system compares unfavourably with our own.

THE SOLDIER'S REWARD.

We have frequently commented upon the unfair treatment of soldiers—regular and auxiliary—who meet with accidents on service. Of course, the armed forces of the Crown do not come under the Workmen's Compensation Act. Each individual accident is dealt with by what is known as "a Board," and from the many "findings" that have come to our notice, we should say the members have heads of wood. Here is an example:—A man named Grundy was a lance-corporal in the 5th Battalion North Lancashire Regiment. In May, 1911, he was kicked by a horse which was attached to a maxim gun. A Board of Enquiry was held, and Grundy was "exonerated from all blame," and granted 3s. 6d. a day for six months. We have no record as to what punishment the wicked horse received, but no doubt it was court-martialled and shot. But to return to Grundy. At the termination of six months he had made little, if any, recovery, and went under an operation, and at this stage the Government allowance ceased. An application was made for renewal, and was granted for a further period of six months. At the end of this second term, the man having made no progress and being unable to do any work, a further request for extension was made—and refused. We have before us the certificate of a Bolton physician, dated August 26th last, in which he says Grundy is unable to follow his employment as a moulder. Now, Colonel Seely, what are you going to do in this matter? The poor man has a wife and three children—and there will be a fourth in a few weeks.

CARDIFF'S NEW C.C.

As the weeks pass it becomes clearer that our prophecy about the new Chief Constablenesship of Cardiff is coming true. The applicants for the post can be counted almost on the fingers of one hand, for there is now hardly a shadow or shade of doubt that there is really no vacancy, the job having been practically given to a certain gentleman, and that the requisite majority for securing it to him has been already obtained. If this fact had not been so widely known, the advertisement would certainly have drawn a larger crowd of applicants. To pretend that the paucity is due to the minimum salary being fixed at £600 a year is bunkum. It is big enough to attract an army.

FACES AT FULHAM.

Members of the Fulham Borough Council are so amazed and indignant at being surcharged six guineas by the District Auditor for the cost of framing their photographs at the ratepayers' expense that they have appealed to the Local Government Board. The ratepayers are amazed that they are amazed. It is admitted that the likenesses are excellent, however. In fact, they are so true to nature that they can be recognised by their cheek alone, even though they posed with their hands in their own pockets.

THE DISCERNING CAD.

When one of the London magistrates ordered a Highgate man to have a certain horse slaughtered, the owner asked permission to send it to a jobmaster's instead. "Not likely," promptly answered the cad; "it would return to life as sausages." Apparently a slight variation of a famous couplet in Tennyson's "In Memoriam" was running through his mind: "And of his ashes might be made the sausage of his native land."

"CIVIL SERVICE SCANDAL."

A paragraph we recently wrote under this heading apropos of the "futile and unnecessary" amalgamation between Customs and Excise into which Sir George Murray jockeyed Mr. Asquith in 1908, appears to have pleased the Exrise as much as it has annoyed the Customs. Apart from mere verbal expression, both Customs and Excise agree that they are hipped by the amalgamation. What is more to the point with us, there is no proof whatever of its justification in the interests of the public service.

ORDER OF THE BATH.

The landladies of Bognor have been so busy this season that the manufacture of bathboards has become a booming local industry. It may be necessary to explain to some of our readers that in many seaside boarding-houses, and even hotels, when the attic is full of sleeping visitors, and the coal-cellar will hold no more, boards are made to fit the tops of baths, the mattresses are arranged above, a few cheerful texts are nailed on the walls—and there you are: two guineas a week and, thank Heaven, the landladies and the landlords are willing to accept your money! A veracious reporter has it that certain members of the Bognor District Council have "ridiculed the idea that any harm could come from sleeping in a bathroom." We freely admit there are worse places, as any Bognor policeman coiled up in shivering sleep on a hard doorstep will tell you.

"JOHN BULL'S" BULLETS.

See the announcement, under this heading, on page 446. It will interest you.

TO CORNER THE MEAT SUPPLY.

According to the *Sydney Bulletin*, the Yankee Beef Trust is not only giving fits to the meat exporters of Australia by securing "130 acres of superb country on the Brisbane river" and commencing to erect there "the largest and most up-to-date meat-exporting factory the world has ever known," but what it is aiming at is the control of the meat supply of the United Kingdom, "which depends more entirely on imported meat than any other place of account." "It is a place worth capturing," alleges our contemporary, "and the simple way to do that is to capture the sources of supply. Most of them are in the Trust's hands, but that body is a tidy and symmetrical octopus and wants the lot." It is a horrible design; and we can see our steak in the country being gradually reduced to nought, or what is almost as bad, to grass or murphies.

AN APPALLING TRAGEDY.

But bad is not the worst. If our contemporary is right in its anticipation of the Meat Trust's prospective operations against this our land, there is a darker night before us. Maddened at the irretrievable loss of the sustenance which national song and story for centuries has assured to them as an inalienable right, the British people will rise in fury, set fire to Buckingham Palace, execute the blameless King and his Consort, refuse to pay the taxes requisite to build the Dreadnoughts to defend them against the terrific Teuton, and in the final upshot tear down the Empire upon their heads in a condition of chaos and ruin. When that day arrives the editor of the *Sydney Bulletin* will probably be found dancing a wild Highland reel with a bottle of Old Methuselah in one hand and half-a-tin of native rabbit in the other, shouting at a horde of invading Japs that Australia will never say die while he has a drappie tae drink or a bone to eat. Unfortunately this bewildering threat of brute force will not in the circumstances pictured save Australia from its inevitable end, and we advise our respected *confrère* to send a petition of mercy to the Meat Trust while it is in the way with him.

ENGINEERING EXTRAORDINARY.

Mr. William Wallace Cox, of Portsmouth, is the most remarkable electrical engineer who has passed our way for what Mr. Harry Lauder would call a considerable period. He has been selling tasteless kidney and liver pills so remarkable that even the detective in charge of his case had had an electric shock, for on being planted in a glass house the pills began to sprout. Think of a man swallowing one of these and going about with a prospective *Daily Mail* sweet pea in his liver or kidneys! The magistrate fined Mr. Cox £2 for his ingenuity, but we feel he was hardly dealt with. There must have been a lovely garden in every box. In fact, every pill was a plant.

MAD OR DRUNK.

The Inspectors of Lunatics have proved that "there is practically no relationship between the distribution of insanity and that of drunkenness in Ireland." What a smack in the eye for the kill-joys! Or is it an insidious advertisement for Irish whisky? Of course, some politicians will retort that insanity is sufficiently prevalent in certain parts of Ireland to be independent of the adventitious effects of alcohol, but that does not alter the fact we have called attention to.

CAN YOU DO WITH TWO GUINEAS?

If so, read the particulars of our Weekly Ballot Scheme on page 446.

BLUFF AND THE CHINESE LOAN.

The British Foreign Office seems to have tried an unconscionable deal of bluffing in connection with the Chinese loan. It first tried to bluff China into the belief that if it did not borrow from the financial groups backed by the Six Powers (two of whom haven't a stiver to lend) and on their own terms, it would not only not be able, but would not be allowed, to get the money anywhere else. When China boldly told it to go and hang itself, or words to that effect, it tried to bluff Mr. Birch into the belief that there wasn't another group on earth who could put up the money. When he had signed the contract with China and found the people with the cash, it tried to bluff him with the yarn that China hadn't any security to offer. Apparently the British Foreign Office is willing to take a hand in the carving up of China when things are ready. Russia and Japan have got their respective slices under the knife already; the others are preparing to take their own cuts off the joint.

NUDE, WITHOUT BEING RUDE.

Truly fascinating books are so rare that we feel we are conferring a public favour in drawing attention to Miss Louise Heilgers' "Naked Soul" (Swift, 6s.) which is almost exhilarating enough to be an autobiography. It is so frankly naked that it exhibits intrinsic charms, and at the same time no one could be so prudish as to wish it covered up. Unlike most authors of her sex, Miss Heilgers writes in a style which is original and sparkling and limpid. She reaches the highest standard of language, and even when she moralises or describes, she is never dull.

A RATE VICTIM.

One of the worst cases of rate-victimisation brought to our notice has just occurred at Castleford. Either because they had not the money or because they preferred not to part with it, the committee of the Denton Terrace Working Men's Club did not pay their rates. The secretary therefore resigned, and the club appointed another secretary *pro tem*. A few days ago, when his resignation was a month old, the overseers and the local Council came down upon him for the rates of the club, and, explaining to the magistrates that they "cannot proceed against a *pro tem* secretary," obtained an order against the ex-official for £7 10s. and costs, "or in default distress to be levied." It is most unfair that the legal burden of the whole of the members should be shunted on to one person in this way. On the part of the authorities the enforcement of the claim is palpably unjust; and if the members do not share the liability among them their honour will be seriously compromised. We are, of course, assuming that the distraint on the club's premises may not be effective.

ABERDONIAN.

It appears that when the "silver" collection made on firework night in Duthie Park, Aberdeen, in aid of the Distress Committee was counted, several coins were discovered to be farthings and ha'pence bewrapped in silver paper. Evidently some wicked Englishmen have been at large thereabouts, endeavouring to sustain the local reputation for reverence for the wee baubee.

COMPENSATIONS.

Apparently, after all there are certain advantages in being born a Welshman, more especially if one happens to be a householder in the neighbourhood of Colwyn. The incredulous will see the point when we mention that the Colwyn Rural District Council, Brecknockshire, have announced that the rate for the ensuing half-year will be only 2½d. in the £. No doubt the inhabitants bless Lloyd George in their prayers.

PUNISHMENT AND PAWNING.

A Lambeth policeman, having discerned a man playing an organ in the street "in order to get food for his wife and family," promptly took him before the magistrate, who fined him five shillings, or five days', whereupon his wife left the court, pawned her wedding ring, and satisfied his worship's rapacious demands. In this case the policeman appears to have been put up to make a new charge. Usually, when a man plays an organ or a tin whistle or sings a hymn (Salvationists and German bands excepted) he is charged with placing himself in a position to receive alms. This poor devil, however, whose wife could save him from the dungeon deep only by pawning her wedding ring, was charged with "having caused a crowd to assemble by playing an organ," though in this same borough of Lambeth a man may assemble a crowd in the streets by reading palms, feeling bumps, swallowing flames and swords, hugging a performing bear, selling liver purifiers, or spouting Party politics with the utmost impunity, the policeman on the beat looking on in astounded admiration of the talented performer. It is a monstrous case—and the law of the magistrate was as bad as his brutality.

EARLY BATHING.

One of the Poole Guardians, Mr. Rigler, is anxious that the Chairman should ascertain "whether one of the inmates was stripped to the waist for a wash or bath at half-past three in the morning." There is only one excuse in the world for anybody taking a bath at three o'clock in the morning. He should be in imperative need of it. But we have heard that cold baths are a regular part of the treatment of pauper lunatics when they are unruly. Was this such a case?

TELEPHONE FOOLERY AT LEICESTER.

What is all this foolery between the Postmaster-General and the local authority about the private telephones at Leicester? For seven months many large ratepayers in the town have been waiting to have instruments fixed to their private houses—and apparently they will have to wait for seven years, for the local authority object to having standard poles in the streets, and the Postmaster-General objects to laying underground pipes. Surely a compromise is possible, on the basis of the Corporation and the Post Office sharing the cost of installing pipes?

HARD LINES ON THE VICAR.

Our sympathy and our benediction are with the Rev. C. E. Bird, Vicar of Shirley, near Birmingham, who has had to retire from the living after twelve years' service on account of overwork and underpay. Until recently he has managed with his private and official income together to make both ends meet, but now that food has gone up, and the rate-collector and the tax-gatherer demand an impossible portion of his earthly resources, he is either retiring wholly from business or looking out for something cheaper. After all, what is the use of a living if you can't live out of it?

KIPLING ON PARTY.

"Certain men, appointing themselves, go about and speak to the low-born, . . . saying: 'Give us leave by your favour to speak for you in the council.' Securing that position by large promises, they return to the council-place, and, sitting unarmed, some six hundred together, speak at random each for himself. . . . The six hundred are above . . . every power thou hast ever known. Because they hold the revenues. They are divided into two hordes . . . they pit lie against lie, till the low-born and common folk grow drunk with lies, and in their turn begin to lie and refuse to pay the revenues!"—"MANY INVENTIONS."

Have a Shot this week. You'll find "Bullets" on page 446.

AT IT AGAIN!

The White Star Line takes a lot of rebuffering. It is now sending round the Press an intimation to the effect that its new 50,000-ton liner, the *Britannic*, is to be so constructed—we omit the technical details—"that it will be able to float with any six compartments flooded." And the daily papers are swallowing the news like a baby takes soothing syrup!

PUBLIC-HOUSE NAMES.

Apropos of our recent paragraph on this subject, we are told that in Church Street, Kensington, there is a house called "The Churchill Arms." Arms and the Man!

"JOHN BULL" BULLETS.

OUR NEW UNIQUE, SIMPLE AND GENUINE COMPETITION.

We direct the special attention of our readers to the announcement appearing on page 446 in reference to our new competition—for their pleasure and profit during the coming winter evenings. We are aware that in the cases of many such competitions complaint is made that they are not properly judged, and our own investigations have rather confirmed this view. We have, therefore, decided to inaugurate one of our own, awarding the prizes by merit only—every coupon being carefully judged by a qualified expert, and then read a second time, the ones ultimately selected being finally submitted to the Editor for his approval. In this way every competitor will have an equal chance, and having regard to the attractiveness and simplicity of the scheme, we have no doubt that it will soon become the most popular of all competitions.



THE LATCH-KEY VOTER IS A VALUABLE ASSET TO THE SUFFRAGIST CAUSE.

"John Bull's" Biscuits.

[*"Taking the Biscuit"* has become a classic phrase, expressive of a satirical reward or recognition. In this column we present, in all good humour, the token to such of our contemporaries and others as may have distinguished themselves by some unconventional utterance or act.]

For advertising: "SAUSAGES FED DAILY,"
HUNTER'S DAIRIES (100-104, Church Rd., Hove),
TAKES THE BISCUIT.

For stating, in its report of a fire in Hanbury Street Spitalfields: "STUFFING A HANDKERCHIEF IN HIS MOUTH, Mr. Acres again rushed upstairs and reached the second floor. He shouted, 'Is anybody here?'"

THE DAILY MAIL
TAKES THE BISCUIT.

For advertising: "Samples of my work and testimonials can be seen in my window, FROM ALL PARTS OF LONDON,"
MR. E. ADAMS (97, Latchmere Rd., Battersea)
TAKES THE BISCUIT.

For stating, according to the "Irish Independent," that: "The men of Tipperary were always in THE VAN at the BACK of the Irish Parliament, and they would continue there till the end,"

THE REV. J. GUNNING, C.C. (Neagh),
TAKES THE BISCUIT.

For the following injunction: "Don't be afraid of fresh air. A draught is FAR WORSE than a stuffy room,"
FORGET-ME-NOT
TAKES THE BISCUIT.

For stating that: "When the Church calendar was fixed the MOVEMENT OF THE EARTH IN ITS ORBIT—by which time is determined—WAS QUITE FAULTY,"

THE LANCASTER OBSERVER
TAKES THE BISCUIT.

For issuing a circular requesting an opportunity of showing their "new patent SEAMLESS gloves . . . Round SEAM, 3 buttons, 3s. 11½d. per pair. Pique SEAM, 3 doms fasteners, 4s. 6½d. per pair,"

JOSEPH JOHNSON AND CO., LTD.
(36-40, Market Street, Leicester)
TAKES THE BISCUIT.

For stating at the hearing of a shooting charge, according to the "Daily Express," that he "held the gun by the barrel with his two hands; but the trigger was DOWN, and the SHOT WENT OFF,"

P.C. M'ENEANEY (of Errill)
TAKES THE BISCUIT.

For stating, according to the "Morning Advertiser," that a recent application before him "showed the importance of people READING very carefully the insurance POLICY BEFORE SIGNING IT,"

MR. HEDDERWICK (The North London
Stipendiary Magistrate)
TAKES THE BISCUIT.

For referring to "Lightfoot MISKICKING, owing to the sun being in his eyes when attempting to HEAD the ball away,"

THE FOOTBALL STAR
TAKES THE BISCUIT.

HALF-A-CROWN FOR EVERY "BISCUIT" PUBLISHED.

We give 2s. 6d. to the sender of every "Biscuit" published. Should the same "Biscuit" be forwarded by more than one competitor, preference will be given to the reader whose letter is first opened. In forwarding newspaper cuttings, sufficient must be sent to identify the name of the paper and date of issue.

£100 and numerous Cash Prizes offered. See "Bullets," page 446.

DROWNING BY ACT OF PARLIAMENT.

A STARTLING DISCOVERY—WHO SHALL HANG?—POINTS FOR M.P.'S ON MONDAY.

By HORATIO BOTTOMLEY.

Almost the last thing I did in the House of Commons was to obtain an order for a Return "giving the number and names of British vessels holding a Board of Trade Passenger Certificate, and showing in each case the authorised number of passengers and crew, the number of life-boats under davits, and other boats or life-rafts, with their carrying capacity." The motion for the Return was agreed to on May 13th, and it has just been issued. It may be obtained through any bookseller, and its price is 5d. Never was such a five-pennyworth issued since the world began. Send for it at once; read it, study it, and then say whether, had I done nothing else during the time I was in the House—or despite whatever else I did—you are not under a deep obligation to South Hackney for having sent me there. I am sorry I cannot be present on Monday, when the *Titanic* Report comes up for discussion!

The Return shows you how for years past the Brainless, Boneless, Bogus "Board" of Trade, being charged by law with the duty of making regulations for the safety of life at sea, has been callously consigning us to a watery grave—which would have been the fate of many more but for the recent great tragedy.

Let me explain. Under the Merchant Shipping Act of 1854 the Board of Trade is required to make from time to time regulations as to life-saving appliances and, of course, to make compliance with such regulations a condition of the grant of the necessary passenger certificates. Now, the basis chosen by the Board was that of gross tonnage, and the last set of regulations was issued nearly twenty years ago—at which time 10,000 was regarded as almost the maximum tonnage. Of course every schoolboy knows that during recent years that figure has been left behind, and that twenty, thirty, forty and even fifty thousand gross tonnage has become the new order of things. Well, will it be believed that the regulations I have mentioned never contemplated any difference in the amount of life-saving appliances between a vessel of ten thousand tons and anything over? So that the *Titanic*, as we all know now, authorised to carry, with passengers and crew, 3,500 human souls, was not required to provide lifeboats for more than about 900.

NO EXCUSE FOR THE BOARD.

It was the discovery by the public of this alarming fact which led me to move for the Return, which, after much difficulty, I succeeded in obtaining. I speak of the discovery "by the public," because two years ago, when the *Titanic*'s sister ship the *Olympic* was about to be launched, I called attention in Parliament to the inadequacy of its life-boats. It was a vessel of 45,324 gross tonnage, licensed to carry 3,447 people, and its total life-boat accommodation, inclusive of boats not under davits, was—what do you think?—1,176. In other words, in the event of a wreck, 2,271 persons might have had to look in vain for a place in a boat, even assuming—and it is a big assumption—that every boat provided had been lowered with its full complement! Needless to say, I got the usual, glib, self-satisfied official answer. The owners had fully complied with the "statutory requirements," etc., etc. Lord Mersey calls attention in his Report to my warning, which left the Board no excuse for not revising the obsolete regulations. As a matter of fact, it did begin to move. An "Advisory Committee"—oh, these Advisory Committees!—was consulted, but months

and months passed by and nothing was done. And then came the *Titanic* wreck.

ALARMING FACTS.

My Return is before me, and it is no exaggeration to say that its perusal has left me sick at heart. At the same time it has filled me with a stronger determination than ever, so soon as my hands are untied, to renew my assault upon the hideous monster called Party, and to endeavour to replace it by a sane Business Government, with a practical man at the head of every State Department. I do not blame poor Mr. Sydney Buxton. What did he know of these things? He had just been "promoted" from the Postmaster-Generalship! Nor do I wish to be hard on his predecessor, Mr. Churchill. He came from the Colonial Office, and has since been Home Secretary, and is now First Lord of the Admiralty. Nor do I condemn Mr. Lloyd George, who was President before Mr. Churchill. He is a solicitor by profession, and came to the Board straight from his office. How on earth, I ask, can the country expect efficient administration under such a system? However, let us now look at some of the figures of the Return. I have dealt with the *Titanic* and her sister the *Olympic*. Shall we take the *Mauetan*? She carries 2,972 persons, and her total life-boat accommodation, at the date of the Return, was 976. Now the *Lusitania*—2,889 authorised passengers and crew, life-boat accommodation, 978. I will now take at random a few other big liners. The *Adriatic*, 2,225 passengers, life-boat accommodation, 1,038; *Baltic*, 2,411 passengers, life-boats for 1,054; *Oceanic*, passengers, 2,121, life-boats for 1,199; *Laurentic*, 2,147 passengers, life-boats for 992; the gallant *Carpathia*, 2,864 passengers, life-boats for 1,072; *Ulltonia*, 2,031 passengers, life-boats for 1,074; *Pannonia*, 2,434 passengers, life-boats for 1,020. And now for another class of vessel. You have heard of the *Ben-my-Chree*, haven't you? Well, she is licensed to carry 2,668 persons—with lifeboats for 560! And you sometimes run over to Calais and Boulogne, so that the following vessels will be familiar to you:—*Empress*, passengers 1,318, boats for 259; *Victoria*, 1,318, boats 257; *Invicta*, 1,352, boats 251; *Queen*, 1,322, boats 257; *Riviera*, 1,374, boats 261; *Onward*, 1,362, boats 253.

So now you know what will probably happen if one of these days you get wrecked in a Channel fog.

I wish I could give the figures relating to the various summer excursion steamers, but, apparently, at the date to which the Return is made up, April 25th, many had not applied for their certificates. Would it be believed, however, that when I suggested to the President of the Board of Trade that before granting such certificates for the season he should insist upon an increase in the life-boat accommodation, my proposal was brushed aside, "pending the full consideration of the whole subject"? But here, for instance, is the *Southwold Belle*, with accommodation for 1,090, and boats for 30; the *Eagle III.*, passengers 763, and boats for 32; *Lord of the Isles*, passengers 1,105, and boats for 22; *Columbia*, accommodation 1,435, boats for 19.

But surely I have said enough to open the eyes of the public to the alarming condition of things. Do I exaggerate when I describe the so-called "Board of Trade" as a fraud? And do I talk nonsense when I say—Down with it, and let it be replaced by a genuine Business Board presided over by a practical man who cannot be fooled?

"Bullets" You Cannot Afford to Miss. Turn to page 446.

THE BOY SCOUTS.

SOME PLAIN TRUTHS ABOUT THEIR FOUNDER.

By "SAFRICAN."

I observe by cables received by South African papers that Sir Robert Baden-Powell modestly takes upon himself the post of conciliator of the races in South Africa, saying that the Boy Scouts are bringing Briton and Boer together. 'Myes! The Scout movement is not a very great success in South Africa, lads usually preferring the cadets. The Dutch distrust it.

That the Boy Scout movement is a good one, no one will deny, but there is much that is objectionable in it. Let us take the founder first. Sir Robert Baden-Powell first came into the limelight as the result of the siege of Mafeking, a very much overrated affair. The man at home, not knowing local circumstances, accepted "B. P." as a great hero without enquiry. Mafeking was a small and comparatively unimportant dorp. "B. P." had some 1,200 men under his command, and some very fine officers. His opponents were General Cronje, and, afterwards, General Snyman, neither very brilliant men, and the official history states that Mafeking was never entirely surrounded. So poor were his opponents that after leaving Mafeking General Snyman's burghers mutinied as a protest against the weakness and inability of their leader. Practically the whole time despatch riders passed in and out without being intercepted, while food stuffs were never short. In fact, the relieving force was in far worse straits than the defenders, and it is a recognised fact that "B. P." could have got out of Mafeking at any time with ease! That there was hard fighting is correct enough, but we hear little of FitzClarence, Panzera, and the others on whom the actual brunt fell. Hysteria reigns during a war, and people were only too glad to get hold of a "hero." The siege of Kimberley with its rich diamond mines, of Ladysmith with its vast stores and strategical importance, were far more serious and earnest, but the two gallant generals who defended them never came so much into the limelight. The effrontery and egotism of a man placing his own portrait on a stamp in place of the reigning monarch is not to be forgotten. Baden-Powell, after Mafeking, got around Rustenburg, but he didn't meet with much success, almost the reverse, and he doesn't speak of it!

Passing over his "Aids to Scouting"—a book which afforded much amusement to Colonial fighters—he next comes into the limelight with his Boy Scout movement, an adaptation of an American idea. More egotism is here, for in the earlier editions of his handbook he reminded his readers that "Be Prepared"—the watchword of the Scouts—had his own initials. We read in the papers day after day of some plucky action done by the inevitable Boy Scout, but how many people stop to consider that it is quite probable that the boy would have done the same, Scout or no Scout? Rightly enough, Scouts are encouraged to do a good turn every day, but they are asked to keep a record of them, and prizes are awarded for such good turns. Evidently, "Do good by stealth and blush to find it fame" finds no place in the Boy Scout training. Again, the fanciful badges for every subject under the sun which a boy can earn. What degree of knowledge will he have of them, after all? Instead of trying to excel in one subject, the lad becomes a badge-hog, a pot-hunter.

We are told that the Scouts are a peace movement purely and simply. Well and good. It is strange that we find so many military officers at the head of it though, and military officers inspecting them, and War Ministers regarding them as a useful recruiting ground. From articles appearing in the various Scout papers, it would seem that military training of any kind is to be rigorously avoided; it is apparently almost a disgrace to be a soldier! In war time, maybe, when the Scouts have grown up, we should have an army of signallers, ambulance men and the like, but no trained men! An army of undrilled and undisciplined men is but a rabble, more dangerous to friend than to foe. Let "B. P." cut out the "swank," and make a clear declaration of his policy. On one hand he tells the "wowser" fraternity with unction that his Scouts are not naughty soldiers—next day we find him talking of the use of the boys in war! If used in war, I pity the lads

A VISIT OF THE FLEET.

THE FRIGHTFUL HAVOC OF A PEACEFUL CRUISE.

By HARFORD WILLSON.

It is becoming the custom each year for the Home, Channel and Atlantic Fleets to give a brief call, during the summer and autumn months, at certain of our seaside towns. The intention is excellent. But the execution?

To begin with, the town thus honoured seldom gets anything like an adequate preliminary notice. One fine morning the Mayor, glancing through his morning paper over the breakfast-table, comes across a paragraph to the effect that the Atlantic Fleet will visit a few holiday resorts the following week, amongst the number being the town of which he is the civic head.

Leaving the breakfast untasted, and excited to Council-meeting pitch, the Mayor hurries down to the Town Hall, there to confer with the Town Clerk. When that official appears an hour or two later the whole place is in an uproar. A junior clerk is despatched to the Free Library across the way to get a copy of last year's almanack to see what the Atlantic Fleet consists of, and where it is anchored when it's not at home. That night letters and telegrams are despatched to the War Office and the Board of Trade, asking for further particulars of the Fleet's visit!

A few days later the Mayor receives a reply from the Admiralty giving the exact date of the visit, but nothing more. Upon the receipt of this communication extensive preparations are made for welcoming the naval visitors. A full programme of festivities is arranged, and the whole town is agog with excitement. The boarding-house keepers and hotel proprietors rub their hands in anticipation of good business, and the railway companies announce special trains to Sandhill-on-Sea.

The eventful day arrives. But there is no Fleet. What turns up is better described as a Fragment—a first-class battleship, an armoured cruiser and a torpedo-boat destroyer.

But that is only one of many disappointments. The ships do not visit Sandhill-on-Sea—at least not in the manner intended by the Mayor and the Town Clerk, who are waiting, with the members of the Council, at the Town Hall. They had expected the battleships being moored at the end of the Pier Jetty, ready to step upon to present the address of welcome. Instead of which, the vessels are anchored out about three miles away and a rough sea is running and the Mayor, who is horribly afraid of sea-sickness, dare not venture on the *Mary Ellen*, the little pleasure steamer, of thirty tons, which is advertised to take visitors to the Fleet at a charge of two shillings each.

So the Mayor stays ashore rattling his chain as impatiently as a Christmas ghost waiting for the hour of midnight. The banqueting table is spread for the officers of the Fleet, but they arrive not. And in the evening the men who look out through their telescopes to the place where the Fleet is anchored see the vessels move away and pass out of sight. They have gone to make fresh victims.

If you want to know whether the above is, or is not, a true picture of a Fleet's visit, ask any resident of a seaside town. Blackpool once had a visit from the Channel Fleet. Twelve months after the town was visited by the Atlantic Fleet. But on that occasion there was no big reception. Blackpool had "had some."

But it is not only the towns that are "visited"—three miles out—by the "Fleet"—three vessels—that are upset. For instance, one portion of the Atlantic Fleet will go to Llandudno and the second portion to Blackpool. Aberystwyth and Southport consider that they ought to have had the honours between them. Fleetwood and Morecambe also fail to see why they should not have been selected in preference to the other places. And Llandudno and Blackpool don't understand why they should each have only half the Fleet for one day, whilst Douglas is to have the whole of the Fleet for three entire days.

The summer cruises of the British Navy may, or may not, strike terror into the hearts of other nations. But they certainly have the effect of accentuating the keen rivalry existing between our holiday resorts, and of throwing large numbers of our population into a state of vexation.

And it seems a pity. We spend so much upon keeping our fleet afloat that it should cost us a little less to look at.

Our "Bullets" will Kill the Dreary Winter Evenings.

PRISONERS' GRIEVANCES.**A GRUMBLE FROM AN OLD GAOLBIRD.**

A correspondent, who gives no address and says that he has not told us a tenth of what goes on and implores us to look into "this great scandal," not taking solely the warders' view, but the poor prisoners' also, sends us a long and interesting account of life in gaol. He says that prison food has not been altered for over fifty years, and even now is nearly the same as four hundred years ago; year in and year out it is alike. The menu sounds well—meat, soup, beans, potatoes and bread—but this covers a week, and the sameness and monotony is really an act of cruelty, while the small allowance—for instance, on Sunday 2 ozs. of corned beef and bread, with water—is appalling. Our correspondent lays great stress upon the meals for this day, doubtless because it is amongst his class, when at liberty, a gastronomic festival. He tells us that the scanty dinner is served at 11 a.m. to enable the warders to take time off, as there are only about twelve on duty to look after perhaps 2,000 persons; supper—porridge—is served out about 3.30, being cooked on the previous day and warmed up, in order to lighten the attendants' labour. One of the gravest allegations is that when a man possesses a bad temper "the doctor reduces his strength until he is a weakling" by introducing drugs into his food. This is always the rule for men who are sentenced to long terms, and who have to serve a given time in solitary confinement. This treatment is a kind of breaking-in process. The punishment cells are used for the slightest mistake at the beginning of a sentence to further reduce the spirit and "show who's boss." It is stated that Stinie Morrison had to undergo the "breaking-in" process.

Our correspondent tells us that in the hospital wards at Wandsworth, Wormwood Scrubbs and Pentonville all persons serving from seven days up to life sentences are mixed together when at exercise.

Another grievance is the old one that petitions to the Home Secretary are, more or less, a farce, as it is "a well-known fact" that the petitions in most cases are not sent, the prisoner never handling the answer, it being merely read out to him, and is always the same—"We see no grounds to interfere," etc. It is also widely stated amongst old convicts that after having been sentenced several times the remark is made to them that the next time they come they will be put down as insane. In corroboration of this, a perusal of the prison Returns would show that after several convictions, usually for small offences, a prisoner often is written down as insane. This is, of course, probably attributable to the solitary system, as when suffering this there is nothing to distract the mind for four months but the white walls and a Bible. This naturally becomes a living hell for a man with an active mind. As an instance of this treatment, our correspondent points to the case of the male suffragist who was released mad.

A charge of favouritism is included in the category of official offences, it being stated that persons possessing influential friends outside can fare considerably better than their more unfortunate fellow prisoners.

Upon release a prisoner is turned out to walk home, our correspondent knowing of an old man of 86 having to tramp many miles, though coming straight out of hospital.

Persons on remand, whether innocent or not, unless they can afford to provide their own food, receive merely that allowed to a prisoner who has been convicted.

Our correspondent is, we believe, incorrect in some particulars—for instance, surely it is the fact that a prisoner by good conduct can earn a certain amount of money and thus, when he re-enters the world, is not compelled to tramp in the way which has been suggested. In addition, we always understood that the Prisoners' Aid Society saw that the men received at least a square meal when leaving gaol.

PITY THE POOR EDITOR.**A GEM FROM OUR LETTER BAG.**

"Would you kindly inform me of a good composer, someone who will rectify mistakes in music, and poetry, etc.?"

Easy to Hit the Mark. Try it this week. See "Bullets," on page 446.

THE BLIND MAN'S DOG.**OFFICIAL APATHY TOWARDS POOR AND SUFFERING.**

A poor man of 49; living at Bridgtown, near Cannock, tells us that, having been since a youth totally blind in one eye, three years ago the other became affected and; despite the efforts of several eminent specialists at various hospitals, he has now practically completely lost the sight of the other. Having three children—of 11, 7 and 4 years' of age—to support, he did his best to learn some trade which could be carried on by one in his unfortunate position, but the utmost he can earn is 5s. a week. Hearing that the blind do not have to possess a licence for a dog to lead them about, he got such a guide. Shortly afterwards he received a visit from the police, to whom he pointed out that he was not required to pay the 7s. 6d., but the reply was that he must procure an exemption order. Upon the official being asked where application should be made, he either would not or could not say. So the poor man went to the police-station, but received no assistance there. In a few days, however, he was served with a summons to appear at Cannock Police Court, and though he told the magistrate of the facts, and both police officers admitted the truth of his story, he was fined 7s. 6d. and costs. This was subsequently reduced to 6s., the costs of the Court, time being given him to pay. He was, of course, unable to find the money, and the other day someone came with a distress warrant on his goods, demanding 10s. 6d. As it happens, however, his wife's name is on the rent book, so the official departed, promising to try to give further grace.

This is a very hard case. The poor man had never previously been inside a police-court or a police-station in his life. We certainly think that the police constables might, even if only as a matter of charity, have gone out of their way to give the unfortunate man the information for which he pleaded.

ROBERTS, OF RICHMOND.**BACK-DOOR BIBLE BULLIES.**

We have frequently commented upon the methods of Roberts and Co., of 4, Eton Street, Richmond, Surrey, who, by various shady devices, foist upon servant girls utterly useless family Bibles at exorbitant prices. The latest instance to be brought to our notice comes from Weymouth. When the girl realised that she would have to find 3s. a month until no less than £2 5s. had been given for the volume, she naturally returned it. Should Roberts and Co. (which style, by the way, covers the identity of a person appropriately named William Francis Pike, who also uses the aliases of Parker and Co. and the Bible Union Society) carry out the threat in blustering notices which they have sent to the girl, and proceed in the County Court, we advise her, if she cannot attend personally at the hearing, to write to the judge setting forth the facts, when, as in similar cases, an order would probably be made which would teach these batteners on the ignorant and the poor a much-needed lesson.

"GAMMY" GRAMOPHONE RECORDS.**A MUCH NEEDED WARNING.**

Having had complaints about trashy gramophone records sold by a person named Graham, and styling himself "The Gramophone Record Importing Co.," of 59 and 61, New Oxford Street, we called at that address with a view to getting a set of the records tested on their own machine. On arrival we found that no such firm had premises there, but at Room 42, on the second floor, we were informed that a letter addressed to Mr. Graham would be accepted there. Accordingly, we wrote asking for an appointment. Graham did not reply, but five weeks afterwards he called upon us. The interview was "short and sweet." He said: "I don't care a damn for JOHN BULL and all the complaints it may get. I conduct my business as I like." To which we replied: "Apparently." The public had better give his concern a wide berth.

THE INSURANCE ACT MUST GO!

A PEEP BEHIND THE SCENES.

By T. GOOD.

Mr. Good continues his scathing attack upon the National Insurance Act. A recognised authority upon industrial questions, his articles have created widespread interest, and are undoubtedly having great effect.

In order to understand the dirtiest part of the Insurance conspiracy, and to see clearly the objects of the conspirators, it is necessary to realise that we have a small group of rich men wielding very great powers. These men are the big shareholders in the insurance companies, and in the great coal, iron, cotton, shipping and cocoa undertakings. These men are not merely capitalists engaged in quite legitimate enterprises, but they own many of our newspapers, and they control our political movements and our statesmen through their subscriptions to the secret funds of the big Parties. Thus these few men are not only our employers, but they are the moulders of what is called "public opinion," and they are the makers of our laws. Or, to be more precise, these few rich men select our Parliamentary candidates, usually being careful to pick out their own sons or nephews, or other persons who can be trusted to humbug the people. One rich man's relative is sent out as a "Tory" candidate, and another as a "Liberal" candidate. As these rich men have hardly enough relatives to go round, and as some of the political work is exceedingly dirty, they make up their army by recruiting a certain number of lawyers and preachers.

POLITICAL PARTY PUPPETS.

It follows that such candidates, selected in such a manner, are the hirelings and tools of the group of men just alluded to. When elected to Parliament they are worthless as public representatives. They make laws to suit their paymasters. If by any accident an honest man gets into Parliament and refuses to play the Party game and accept the Party bribery, his public career is wrecked. His supplies from the Party funds for election expenses are cut off. The caucus withdraws its support. His speeches are not reported, or they are mis-reported. He is bundled out of Parliament, and, if possible, worried to death by the hounds of the legal profession.

Such are the powers exercised by this small group of wealthy men. They control Parliament and the Press, with rare exceptions, and so long as the brains of the average Englishman are soaked in horseracing, cricket, football and Party, public affairs will be manipulated for private profit. The powers of these few rich Jews and Gentiles and Quakers are not to be wondered at in the circumstances. But these men are seeking still greater powers. That may be quite natural; but what we, the public, have to consider is whether we are prepared to allow these few powerful men further to tighten their grip. The Party politicians and Party pressmen are puppets in their hands. Government and the law are in their control. And that is not enough. They want more, and through the agency of the Insurance Act they have set out to get more. They want to get their talons on two more classes of the community—the ordinary business class, and the working class—and they have ordered their hirelings, the politicians, to make laws to enmesh and entrap the business and industrial classes. Every little business man is to be taxed and harried out of existence. Every little shareholder is to be squeezed out of the big concerns. The country's trade, industry, and profits are to be made the monopoly of this small group of wealthy men, just as effectually as the political Parties and press have become. That is one object, and, as part of the plan to achieve it, the Insurance scheme has been so drawn up that what are called the employers' contributions may come out of the pockets of small employers and the ordinary shareholders in the various companies, while the interest of the rich eventure-holders will be untouched.

PUBLIC PLUNDERED FOR PRIVATE PROFIT.

Another object is to break up the friendly societies and trade unions, so that the entire business of insurance, which

is highly profitable, may become the monopoly of the big companies of Rothschild and similar British philanthropists. That is why the scheme puts the poor men's societies, with branches, to all the trouble and expense possible, while it plays directly into the hands of the big, centralised companies like the Prudential. That is why death insurance was cut out of the State scheme. That is why the companies are brought into competition with the societies for the sick business, while the death business is left the preserve of the companies. That is why poor widows and orphans are to be deliberately and scientifically robbed—robbed for the profit of the rich Jews and Quakers who bribe our Members of Parliament and prostitute our Press.

THE NEW SLAVERY.

Another object is to enslave every workman, clerk, and servant. All working people are to be numbered and registered, and not allowed to change their employment or residence without due notification. Shortly they will not be allowed to do so without the full permission of employers and inspectors. Already men are finding it difficult to move from one job to another through their cards being retained by the employers or the Labour Exchanges. These institutions are going to be converted into slave marts. It has all been carefully arranged. And yet another object is to find well-paid posts for an army of pimps and spies to overlook the common people and report to their masters all their doings. On top of it all, the people are to be specially taxed to support the new system—they are to pay the violators for the violation of their own liberties.

THE OLD CONFIDENCE TRICK.

Just weigh the matter up for yourselves. If this Act had been an honest measure, passed by an honest Parliament, there need have been no great lies about it. But the scheme is so dishonest that, in order to get it palmed off upon our poor people and their societies, our politicians have had to deluge the country with torrents of lies, spoken and printed, on a scale unprecedented in the annals of public movements. Why, for instance, did Lloyd George assure the friendly society men that the funds—the entire 9d. per member per week—would be "handed over to them for distribution," and that "not one penny would be deducted to pay officials," when his Bill specifically laid it down that the funds were to be held in London, and when it contained a score of provisions empowering the officials to make deductions? Why did he declare that none but *bona-fide* friendly societies should come into the scheme, when at the same time he was clearing the ground for the rich insurance companies?

UNREDEEMED PLEDGES.

At first we were promised that the scheme would make "provision for widows and orphans"—"insurance against the death of the breadwinner." Death insurance is left to the rich companies; in addition, they are given a share of the new sickness scheme, and matters have been so arranged that within three years they will have the lot—*bona-fide* friendly societies and trade unions are to be pushed out. We were promised provision for the "broken soldiers of industry." Not one of these men will benefit, for only employed persons are brought in. The broken soldiers of industry, like the widows and orphans, are left out. Why? Simply because they are no use to the profit-mongering insurance companies run by the rich men who pay our politicians to do these dirty tricks. We were promised "adequate insurance against unemployment." A few men—only a few—will get 7s. if they are out of work a fortnight and are very civil to the Labour Exchange jacks-in-office. In plain English, this scheme has been built upon falsehood and bribery, and is designed to rob the people of their money and their liberty. And it has the approval of the Labour Party! Don't forget that. And don't forget that thousands are resisting this swindle, and that if you too will resist the fraud can be killed and a genuine scheme obtained.

[Next week Mr. Good will deal with several other important aspects of the Act, and will make a very interesting and exclusive revelation of the scheme which is on foot further to enmesh the workers and render them docile to their masters.]

Our Grand New Competition Starts this week. See page 446.

Y.M.C.A. METHODS.**GET IN. PUBLIC: GET OUT. SERVANTS.**

Some few months ago we had reason to criticise the manner in which the Restaurant of the Y.M.C.A., in Tottenham Court Road, was conducted. We pointed out that its business amounted in effect to a charity-aided concern entering into unfair competition with restaurants.

Since that time scarcely a day has passed without our receiving some complaint from the staff, and the time has arrived when the subscribing public should know something about the state of affairs.

Within the past few days we have seen an organised effort to obtain recruits for the body. Business premises in the City and West End have been flooded with Y.M.C.A. "literature" of a costly nature—which, of course, will be paid for out of the money subscribed by the public. After perusing these effusions, we have come to the conclusion that the regulations for members have been framed by a person of oblique mental vision. The management aim to get into their establishment not young men, but angels. Let us suppose for a moment that we wish to take a room in the Y.M.C.A. building. The first thing necessary is the filling up of a form, which is about as inquisitorial as those issued by the Charity Organisation Society. The applicant must state name, age, nationality, present address, home address, name of employer and his address, nature of business, what church he is a member of, and give two references, one of whom must be a Y.M.C.A. member, clergyman or minister. If the tyro answers all these questions to the satisfaction of the Committee, he may become a residential member of the Horse Shoe Annex, providing he can pay the rent—single bedroom, 7s. to 15s. weekly. Having got a room, he must conform to the Regulations. There are twenty in all. Here are a few:—

After 11 p.m. and before 8 a.m. loud talking must not take place.

All are urged to lock their room doors.

The use of intoxicating liquors and card-playing are forbidden.

No lady visitors will be allowed in the bedrooms.

The Directors, or any authorised employee, have the privilege of entering bedrooms at any time, for any purpose.

Residents are expected to regulate their conduct in harmony with the spirit of the Y.M.C.A.

In the prospectus we are told that "No one who has come in contact with the London Central Y.M.C.A. can have failed to note that it stands for the all-round development of man." A very sweeping assertion, and one of which no proof is adduced.

THE CHRISTIAN SPIRIT.

We are always careful about accepting the statements of discharged servants, but as the particulars detailed below were received from one who went to the institution with a 15 years' excellent character, we have no reason to doubt his word. He states that he was engaged as Head Night Attendant, and that his duties were to mind the door and assist another man to clean 200 pairs of boots. In his spare time, it seems, he was set to nurse one of the residential members, who was laid up with chicken-pox. Subsequently a night nurse was engaged, but in the meantime the attendant had himself become ill. At this juncture the Y.M.C.A. management showed the cloven hoof. The man was discharged without notice or wages in lieu thereof. A solicitor's letter, however, soon brought the secretary to his senses. Since his discharge, the man has been compelled to rest five weeks owing to neuritis.

We also hear a strange story regarding the fumigation of the effects of this chicken-pox patient and may have something more to say on the subject next week.

One of the duties of the second night attendant was to "spy" on the members. His province was to ascertain how many of them visited the "Horse Shoe"—our readers will remember that we called the attention of the Central authorities to the prevalence of this frequenting—and also which of them spoke to "loose women" adjacent to the abode for good youths.

We think that, when mouthing about "the all-round development of man," the heads of the institution should bear in mind that they are naturally expected to show by example the meaning of the somewhat vague phrase.

"TITANIC" RELIEF FUNDS.**MORE ABOUT THE SAILORS' AND FIREMEN'S UNION.**

The following letter is from a Southampton reader:—

Some time ago I wrote to you concerning the National Sailors' and Firemen's Union *Titanic* Fund, and you printed a copy of the letter that you received from Mr. T. Chambers, the Treasurer of the Union, to the effect that they were waiting for the remainder of the subscriptions to arrive. I would like to inform you that to-day one of the widows, whose address I enclose, called at the local offices and asked when they were going to be paid, and she pointed out that a letter had appeared in the local press ten weeks ago asking the dependants of those that lost their lives in the *Titanic* to call and give in their names, and she had answered that letter and she was told that she would hear from the Union in a day or two, but she had not done so, and she stated that, as she was leaving the town would they inform her when she would be likely to hear from them, and the answer that she could get was, "We don't want none of your mouth." Now, sir, seeing that this money was collected from the public under the pretence that it was to be used for the immediate relief of the sufferers and that it is now 22 weeks ago since the disaster occurred, I think that it is time that someone took the matter up and pressed those responsible for an immediate explanation. What have the officials to say?

HA! HA! HARDY!**'NAIVE NOTICE FROM NOTORIOUS "NUMISMATISTS."**

We have received by registered post from I. A. Hardy and Co., the debt collectors—who, as with other professionals engaged in collecting more artistic objects, show great reluctance to allow their treasures to be dispersed—the following remarkable epistle, dated from 70 and 72, Chancery Lane, where they rent, but usually do not occupy, a small room:—

Take notice that the only address we have for the receipt of correspondence is 70 and 72, Chancery Lane, W.C., where all must be sent if it is to receive attention.

No notice can be taken of any if sent elsewhere.

There is no one at the address you give at Stroud Green who has any connection whatsoever with this office.

It is very good of Hardy's to wish to save their clients the trouble and expense of journeying to 113, Mount View Road, Stroud Green, but we think if we were they and were unable to find in Chancery Lane the connoisseurs in cash, we should speculate a few coppers on a visit to the Northern Heights.

BALLADS OF BRITAIN.**THE BILL-DISTRIBUTOR'S LAMENT.**

(The Metropolitan Police have issued an order prohibiting the distribution of handbills and circulars in London streets.)

I was down-at-heel and out of luck;
Battered and bruised in the fray,
When I got a job at delivering bills
For eighteenpence a day.
It wasn't much, but it gave me hope,
And my heart began to throb,
Till the p'lice prohibit came out one day
And swept away my job.

It seems that bills disfigure the street,
And haughty inspectors find
That it don't look nice to see paper when
It's blown about by the wind.
"Let's stop it at once," they calmly said;
They did—with a stroke o' the pen;
"Away with the litter out of the streets—
Don't bother about the men!"

So I'm down-at-heel and out of luck
Again, and beat in the fray,
And the Lord knows what I shall do without
My eighteenpence a day.
Still, the West-end streets must be kept clean;
And paper is nasty to see;
My last job's gone, and it's either the Thames
Or the workhouse now for me!

RICARDO.

THE EUGENIST MENACE.

BY HERBERT VIVIAN.

(Our Contributor's Rejoinder to a Critic.)

In a recent issue I showed that the Eugenists were endeavouring to rob men of their most sacred right, to subordinate love and marriage to the crude theories of groping scientists. Shortly afterwards, a Mr. W. G. Noble was put up to "controvert" me. Beyond a few impudent insults, on which I will not condescend to comment, his controversy is limited to the following statements: (1) I did injustice to a baby science; (2) it does not follow that, because a prisoner is a murderer, the judge and jury are murderers also; (3) there are social diseases, such as strikes, as well as the diseases which attack individuals; (4) if criminal instincts can be remedied by society, then society's duty is clear; (5) crime should be prevented instead of being punished after commission; and (6) *there is no menace of State interference.*

Well, (1) if this baby be not, as I hope, still-born, it must be strangled before it is strong enough to do further mischief; (2) the analogy of the judge and jury is too obscure for my feeble mind; in other words, it has nothing whatever to do with the case; (3) strikes are a remedy, not a disease, and if all potential strikers are to be sterilized, the doctors will have a busy time; (4) yes, but what a big "if"; (5) how can crime be prevented? By sterilising everybody who has a spatulate thumb or an ugly face or fails to please the aesthetic sense of the police?

I am afraid that Mr. W. G. Noble cannot be a true Eugenist, or in any way an accredited representative of the Eugenics Education Society, for he is belied by that body and its President, Major Leonard Darwin. A circular, which the Society has sent out to tout for subscriptions, distinctly states that it proposes to advocate such measures as would improve the racial qualities of the nation. In face of this, I submit that Mr. Noble has been disingenuous, for he must have seen the Society's circular and, unless mentally deficient, must know that its rôle is *not* merely educative, that there is a menace of State interference.

So much for Mr. Noble. I prefer to deal with a foe more worthy of my steel-pen. Major Darwin said on June 20th last that "the first steps towards Eugenic reform should be to decide whom it is that an all-wise Government would prohibit from figuring amongst the parents of the rising generations." "Surely," he proceeded, "segregation for life must in the interest of posterity be the fate of all who both fail in life in consequence of some signal heritable defect, and have no redeeming qualities." He hoped further that "in the more enlightened future," a system would be established for the examination of the family history of all those placed on the register as being unquestionably *mentally abnormal*. And he insisted on "the necessity for legislation, such as that proposed by the Royal Commission on the care and control of the feeble-minded." Mr. Noble's name does not appear on the list of members of the society, but if it did, Major Darwin would have to propose his expulsion under Rule XV. for the unwarranted statement that there is no menace of State interference.

Major Darwin is very cautious in controversy, but he reveals to such as can read through the lines, that the stud-farm principle is the one to aim at in restricting human procreation. Mr. Noble professes to rely on peaceful persuasion, which would doubtless develop into such picketing as is peaceful only in name. Major Darwin goes much further. He quotes a dog-breeder with gusto: "I breeds a great many and I kills a great many." No doubt Major Darwin takes King Herod as his patron-saint and would like to strangle all babies who had a bad family history. He would also like to sterilise all feeble-minded folk, all unsuccessful people, all prisoners, and, to use his own words, all who are mentally abnormal, which is to say all men of genius, all pioneers, all professors of unpopular opinions. Luckily, however, this gallant warrior is terribly afraid of public opinion, and says he wants to convert the country first. That he will never do, but he has already an opportunity of gloating over the abominable Bill.

I hope he will try to propagate his disgusting theories. The more the People hear about them, the greater will be the chance that he may have his ears nailed to the pump.

HUMAN DOCUMENT.—CCXIV.

[In this column, every week, we publish particulars of some human derelict whose case, after full investigation, we are able to recommend to the charity of our readers. We are happy to say that in this way we have already been the means of bringing comfort into many a wretched home. All amounts subscribed are duly acknowledged, and no deduction of any kind is made by us.]

A DESERTED MOTHER OF FOUR CHILDREN.

We direct attention this week to the sad case of a deserted mother, left with four little children—and quote a few of her own words, in the hope that they may touch the hearts of our kind readers:—

My husband deserted me a year last August, just four months before my baby was born, and I cannot tell you what the struggle has been. I sold my furniture and everything I possessed to enable me to live and keep my children. I am living in one room, but being unable to pay the rent I must leave it. Of late I have acted as cashier at a place of outdoor entertainment, but now that the firm is closing its doors I am without work, and therefore reduced to utter starvation for the want of food for myself and children. I am only too anxious to work, but am hampered by having the little mites to look after. I sing, and have studied elocution and book-keeping. My eldest child is 5½ years old and the others 4½ and 2 years, and the baby 9 months, and now winter is approaching they need not only boots but warm clothing. I have parted with everything, even to my wedding ring, to obtain food for my little ones, so that you can imagine my terrible distress. It is not possible for me to get my children into a home, as their father is living. I do want them to be brought up properly, but it is impossible while I have to leave them. I dread the thought of the workhouse, especially when I am willing and capable to work.

We find that this poor woman has been in much better circumstances, and had a comfortable house of her own. She is now, however, brought to utter destitution and ruin through the callous conduct of her husband. If she could get employment at a draper's or similar establishment it would be the saving of her and her little ones. Meanwhile, we shall be only too pleased to forward to her any sums which may be sent to us by our charitable readers.

We have received the following amounts, which we have duly forwarded to the subjects of the "Human Documents" named:

CCVII.—"Two Tommies," 5s.
CCIX.—W., 5s.
CCX.—A. B., 5s.
CCXI.—A. B., 5s.
CCXII.—"Jersey Crapaud," 2s. 6d.; A. B., 5s.
CCXIII.—"Suzanne," 2s.; C. S., 2s.; S. V., 1s.; C. B., 2s.; F. J. M., 5s.; "Creole," 2s. 6d.; "Argument Solved," 2s. 6d.; W. H. M., 1s.; "Elstow," 1s.; W. H., 1s.; W. H. B., 1s.

A SPORTSMAN'S GIFT.

Mr. J. F. Awbery, of Lucerne, sends us a cheque for 10s.; representing a consolation prize in one of his sweepstakes won by a Bangor subscriber, who has desired that it shall be presented to "some deserving charity," and Mr. Awbery has selected our Human Document fund. We thank him very much, and to those who think that the source of the gift is tainted, we say, with the Roman Emperor, "*Non olet*."

CHARITY'S SWEET REWARD.

The subject of "Human Document" CCI. desires to express to our readers the gratitude of himself and his wife for the assistance they have received in their extremity. They have been enabled to keep the home together whilst the husband was so very ill, and he is pleased and grateful to be able to state that he has a keen expectation of being able to work in six weeks' time. His wife had a great horror of having to go into the workhouse and being parted from her children. In his own words, "they are only allowed to see their parents once a month, and children must soon forget they ever had parents." However, thanks to the generous response of our readers, they have been saved this misfortune.

For that Tired Feeling, try "Bullets."

Can you answer these questions?

Every man engaged in business ought to know the answers to these questions. DO YOU know them all?

YOU will probably find it quite easy to answer most of these questions, but unless you are a rare and brilliant exception you will find several others a good deal more difficult. Some of them, indeed, may be altogether beyond you.

And yet, you will agree, they are all questions that you might have to answer any day in your own business. So—if only out of curiosity—run through the list and see how many you can answer correctly.

20 Specimen Questions.

1. What is the exact purpose of a ledger?
2. What do these signs mean: "E. & O. E.," "F.A.S." & "G.A."?
3. How would you open a branch?
4. What is a consignment note?
5. Do you know how to organise a sale?
6. Do you understand office organisation?
7. What is the difference between sending goods on "consignment" and "on sale or return"?
8. How often by law must a factory be "lime-washed"?
9. How and when is a judgment summons issued?
10. What is the cost of registering a limited company?
11. What is the rule about doubtful debts in assessing income tax?
12. Do you know how to take out a patent?
13. Must a receipt be in writing to be valid?
14. What exactly is a "special settlement"?
15. How and when can you claim for loss of an article sent by registered post?
16. What is the difference between a factor and a broker?
17. How would you draw up a selling scheme?
18. How does a secured creditor in bankruptcy abandon his security?
19. Is a seaside shopkeeper liable for rates in the winter when his shop is shut up?
20. How can you recover debts at court without the expense of a solicitor or collecting agency?

How Many Did You Answer?

Well, how have you come through this examination in business knowledge? You must not forget that the knowledge of these facts and of many other facts like them is absolutely necessary to you if you mean to succeed. If you are in business for yourself you know how useful you would find it to be able to answer any business problem that arose; if you are working for others you must realise that your employer will value you more highly if he knows he can go to you for information when he needs it.

And that is why the "Business Encyclopædia and Legal Adviser" is so valuable a work—because it contains information about every point in business life. With it by your side you can answer any question about business that is put to you. For instance, you can answer all the questions that you have just asked yourself. You will find the full purpose of a ledger in the article on Ledgers, Vol. III., page 294. Under "Abbreviations" you will find the meaning of every symbol and

sign that is used in business to-day. The third question you will solve by looking up the fine article on the Basic Idea in Business, and so on with all the other questions; and, in fact, with any question about anything relating to business. Thus, in question 19, you will find in a moment that the shopkeeper is liable for rates for the whole time (see Vol. III., page 26).

How This Concerns You.

These questions may not arise in your business, but others do, and if you think it would mean anything to you to know at once what to say or do in every emergency, you should send the coupon below for a handsome illustrated book on Business, telling all about the "Business Encyclopædia" and giving the names of the successful business men who have written it. It also tells how any reader of JOHN BULL may obtain the complete work in seven volumes for a first payment of 1s. 6d. only, and pay the balance in small monthly payments. Sending the coupon commits you to nothing. Is such an opportunity one you should miss?

Written by Successful Business Men.

All the information you get from the "Business Encyclopædia" is up-to-date and reliable, for its contributors include many of the most successful business men of the day, among them being such famous men as Richard Burbidge (Managing-Director, Harrods' Stores), S. F. Edge (the well-known Motor Expert), John Lawrie (Managing-Director William Whiteley, Ltd.), Sir Joseph Lyons (Managing-Director J. Lyons and Co., Ltd.), H. G. Selfridge (Founder of Selfridge's, Ltd.), Wareham Smith (Advertisement Director of the *Daily Mail*), Sir Thomas Dewar (Managing Director of J. Dewar and Sons), J. Murray Allison (Advertisement Manager of *The Times*), H. Simonis (Director of the *Daily News and Leader*), etc., etc.

TWO OPINIONS.

J. S. FRY & SONS, Ltd., write:—

"We strongly advise all commercial men to purchase the work. It is the work *par excellence* for every business man to possess."

Mr. G. W. READ, Clerk, Fortnam Road, London, N.:

"I never made a more gratifying purchase. I regard the 'Business Encyclopædia' as a most profitable investment, and I very much regret that such a work did not come my way earlier in life."

A FREE BOOK.

This Coupon entitles you to one free copy of the book describing the "Business Encyclopædia," but it must be sent at once. It tells all about the work and the specially low terms to readers of JOHN BULL.

To the CAXTON PUBLISHING CO., LTD.,

54, Surrey Street, London, W.C.

Please send me one complimentary copy of the book on the "Business Encyclopædia." I am a reader of JOHN BULL.

Name
(Send this form or a postcard.)

Address
.....

HOPE.

By JIM CROW.

[Mr. James Crow is our Licensed Crank. A brilliant exponent of unconventional ideas—invariably distorted and lacking in perspective, cynical and epigrammatic in expression—he is a journalistic cat amongst the pigeons. We accept no responsibility for his opinions—or his life.]

An anonymous stranger from Exeter signs himself Anxious Friend, and poses a pertinent enquiry: "I read with much interest your Family Budget and, reading your article on Faith, it is brought home to my mind that there was no appropriation for the Beloved. How much does the Beloved receive? Perchance she subsists on Faith, *quod non vides*."

FEMALES AND FINANCE.

I said a pertinent enquiry, because I am a polite person, but if I were John Blunt I am not sure that I might not grumble about impertinence. *Imprimis*, the peculiar privacy of pecuniary relations between lovers is to be respected, even by the author of "Revelations." Then, again, we are taught by some philosopher—either Kant, the son of humbug, or Larochevoucauld, the cynic of osculation, or Peter Keary, who advises getting on at all costs—that women have a code of their own in respect of the moneys of their lovers. They despise the man who forgets to ply them with presents; they hate him who refuses their overt requests; they are the only true adorers when they prefer to pay their protectors. My anxious friend suggests that the Beloved has to subsist upon Faith. Of course the average hoyden would not do that. She would consider rubies above Faith; she would tolerate me only for what the French call the beautiful eyes of my cash-box (*les beaux yeux de ma cassette*); if I did not get on quickly, she would be the first to get out of a grievous atmosphere.

PRISONERS OF HOPE.

But my Beloved is not as other women are. She has Faith, of course, or she would not trust me out of her sight, press me to see plays, or to sup and drive with her understudies. Her faith is a belief that some day I shall conquer the world, but her joy in the visions of her Pisgah is for my dear sake, not for the satisfaction of any selfishness of her own. Her charity covers the multitude of my misdeeds. But it is her great endowment of Hope which cements and sanctifies our everlasting union. We are both what the Prophet Zechariah called prisoners of hope; our prison is not confined with stone walls or caged with iron bars, but rather a rosy hermitage, whose horizon heralds a glorious future. Hope is the antithesis of despair, while faith (like love) is blind, a mere absence of dangerous credulity and silly superstition.

FAIR FALLACY.

If we are to compel a fair future, let us always hope against hope, smile in the darkest hour, sing alleluias with the poet Crashaw:—

"Sweet hope! kind cheat! fair fallacy! by thee

We are not where or what we be,

But what and where we would be, thus art thou

Our absent presence and our future now."

The effect of hope on the future cannot be exaggerated. It trains the soul for the seizure of opportunities, though it may defeat its own ends if it be cheapened by indecent exposure or hidden under a bushel. As St. Paul told the Romans, "Hope that is not seen is not hope. But if we hope for that we see not, then do we with patience wait for it." Thus have I hoped all my life to be Prime Minister. At first I confessed this ambition too widely, and caused many thorns to crackle under pots, much as they may have crackled for Disraeli the Younger and the undeveloped Gladstone. But now I make it known in a whisper to you, the elect electors, and I wait with patient confidence for the realisation of my dreams.

HOPE-HEALING.

Faith-healing is mocked by others besides doctors. But it must yield precedence to hope-healing. According to Dr. Johnson, Hope is not only a pleasant temperament,

but also a dingle or little valley, a soothing place as well as a jovial frame of mind. The Psalmist told us that our flesh should rest in hope. It is certainly a consolation to the sick, a bulwark against bacteria, a conqueror of cancer, the simplest substitute for physic. A lively hope has a knack of fulfilling itself. Its deadly enemy is Fear, but perfect Hope casteth out fear. There is hope of a tree, if it be cut down, that it will sprout again. Job went on to object: "But man dieth and wasteth away; yea, man giveth up the ghost and where is he?" This is one of those questions which, as grammarians fondly tell, expects the answer, Nowhere. Job, however, was a notorious pessimist, a man without hope, and that accounts for his boils and other misfortunes; strengthens my arguments, in fact.

HOPE HARASSED.

I am not, however, a whole-hearted apostle of Hope. It is the first-cousin of Greed as well as the mother of Disillusion. When I used to visit my grandfather, I hoped for a guerdon of ten pounds, and was like a bear with a sore head if I received only five. A glad eye has sometimes inspired me to clamour for kisses and led only to the buffeting of my ears. The exchange of fulsome compliments with a magnate has drawn me to hope for fame and riches only to be rebuffed when I requested the pleasure of his company to meet a tame statesman at lunch. Hope, I tell you, requires confidence and patience and sincerity. With regard to the latter, Job has enquired grumpily, "What is the hope of the hypocrite? Will God hear his cry when trouble cometh upon him?" Perhaps not, for most successful people are quick enough to detect us when we indulge in one of our rare lies, and, as for love, it may be blind but it has amazingly quick perceptions. Of course the easiest kind of hope is the spell which we cast on behalf of others. "If I have made gold my hope, or have said to the fine gold, Thou art my confidence, this also were an iniquity to be punished by the judge." If, on the other hand, I have hoped that the Beloved may increase in wisdom and happiness and riches and beauty, I am asking for the obvious, as she would not long remain my idol if she became stupid and peevish and an ugly mendicant, and I would acquiesce in her hibernation if my enemies drove me to the dogs.

HOPE DEFERRED.

An hobbledehoy on the threshold of life is not only called a young bear with all his troubles before him, but Young Hopeful, and it is perhaps as well that Hope should be the comrade of Youth, who is prone to all to commit blunders. But it is hard for the natural impatience of Youth to tolerate the inevitable delays of the promises of Hope. The effect of Hope deferred is proverbially disgusting, and Hope's rewards often come too late for enjoyment. Moreover, ill-controlled or immature hope leads us into all manner of mischief. Take my own case. During the last quarter of a century, I have cherished a firm hope that I should one day make a fortune by gambling. Astrologers tell me I never shall, but I refuse to abandon any hope I have ever begotten. What, then, is the result? Ever since I was a stripling with a crammer, I have made pretexts to steal away to boards of green cloth. If Monte Carlo and Aix-les-Bains and poor little Boulogne have tempted me with hells, I have made a bee-line to them whenever I have had a few pounds to squander. If they had been holy shrines and I a pious pilgrim, I could not have been more dutiful in rushing to lay my treasure in their alms-bags. Sometimes I have returned with welcome riches, but more often penniless. All this is due to Hope, yet I have not begun to despair. As I write, I am perfecting an infallible system for breaking banks beside an azure sea.

GOLDEN HOPES.

And when I look round at all my hopeful friends, lo, how headlong is their rush towards the precipice! I know a man who has made two fortunes, and is now risking his all in some illusive patent, to his children's grave discontent. Another fell among usurers and an Official Receiver sprang up and choked him. Another sowed great talents on stony ground and still hopes vainly for happy harvests. Yet Hope maketh not ashamed, and it is good to watch for glittering gold even though sunrise be overclouded during the broken promises of false dawn.

Our Grand New Competition Starts this week. See page 446.

WHERE REMARKABLE BARGAINS IN SECOND-HAND FURNITURE MAY NOW BE OBTAINED.

Well-known West-End House presents Remarkable Opportunity for those who wish to entirely Furnish or add to their present stock without heavy expense.

MANY ONCE USED ARTICLES for DRAWING-ROOMS, DINING-ROOMS, or BEDROOMS AT EXCEPTIONALLY LOW PRICES.

An opportunity to greatly minimise the expense of furnishing or replacing articles of furniture in house, flat or cottage is afforded by a famous West-End house of furnishers who have added an entirely new section to their now already gigantic business by the opening up of a department for the sale and purchase of second-hand articles of furniture.

Residents in the country as well as Londoners may take advantage of the furniture bargains offered, as it is only necessary to write indicating what your requirements may be to receive particulars of just those bargains that interest you.

The genuineness of such bargains offered may be gauged from the fact that it is the famous house of Wolfe and Hollander Ltd., of 252-256, Tottenham Court Road, London, W.C., who have inaugurated this new departure.

It is, of course, impossible to publish any catalogue or list of these bargains, as the stock is being continually added to and, of course, sold day by day, but it is practically certain that whatever you require you will be able to obtain within a day or two, and at just that price that will please you. There is already available an immense stock of second-hand carpets in (Turkey, Axminster, Brussels, etc.), bedroom, dining room and drawing-room suites, Chesterfields, sideboards, divan chairs, pianos, etc., all at about one-third to one-half of usual prices.

HOW YOU MAY JUDGE THE BARGAINS OFFERED.

Undoubtedly the best method of judging splendid value offered in Messrs. Wolfe and Hollander's new department is to call at their splendid showrooms. There you will be able to see all the bargains clearly marked in plain figures and at the same time inspect their stock of new furniture, which is unrivalled for variety, quality, and price in the whole of London.

To give some idea of bargains in genuine second-hand furniture obtainable, we give the follow-

ing short list taken at random from the immense stock:—

	USUAL PRICE. £ s. d.	NOW. £ s. d.
TURKEY CARPET, 3 YARDS BY 4 YARDS ..	8 10 0	5 0 0
DINING-ROOM SUITE OF 7 PIECES ..	17 10 0	10 10 0
HANDSOMELY DESIGNED INLAID WARDROBE ..	10 10 0	4 10 0
CHESTERFIELD	10 10 0	4 15 0
6 FT. BEDROOM SUITE, OF EXCEPTIONAL QUALITY, BEAUTIFULLY INLAID ..	50 0 0	28 10 0
PIANO, UPRIGHT GRAND, BY "HANSER" OF BERLIN	45 0 0	25 0 0
HALL STAND IN OAK	3 12 6	1 15 0
OCCASIONAL TABLE (MAHOGANY) ..	1 10 0	0 10 6
GRANDFATHER'S CLOCKS!	3 15 0	2 0 0

From this list you will readily appreciate that you can furnish your home at considerable saving by taking advantage of these second-hand bargains.

HAVE YOU ANY FURNITURE TO SELL?

Messrs. Wolfe and Hollander wish to state that they are always prepared to purchase second-hand articles of furniture or take in exchange for others and allow the fullest value in cash or goods. Those who are contemplating changes at this time will find the offer a profitable means of disposing for cash of articles no longer required, or replacing without considerable expense.

Wolfe and Hollander Ltd. are prepared at a moment's notice to supply every possible want of those furnishing house, flat, or mansion. Firstly, there is their splendid stock of new furniture, which may be purchased on their extremely advantageous system of extended payments, and secondly, there is the new second-hand department with a list of exceptional bargains at tempting prices.

You are cordially invited to call at the Wolfe and Hollander showrooms, 252-256, Tottenham Court Road, London, W.C., or write stating your requirements, when the most careful attention will be given to your desires. The firm have representatives in all parts of the United Kingdom who will have pleasure to call and answer any enquiries or to value articles for sale and suggest, if desired, new furnishing plans. All applications in regard to sale or purchase of second-hand furniture should be addressed to the firm as above.

OPEN LETTERS AND POSTCARDS.

To the Rt. Hon. D. Lloyd George, Treasury.

DEAR TAX-GATHERER,—I know you to be at heart one of the most human and humane of men, and I know you were sincere in the appeal you made to your people at the recent meeting "not to harm the women." I am sure, therefore, it must be a source of profound grief and indignation to know how futile that appeal proved to be. Indeed, sympathy with Welshmen has received a severe blow from the abominable conduct of the local hooligans. There is perhaps no action quite so cowardly and contemptible as to strike and indecently assault women from the safe security of an angry crowd, to tear out their hair, to reduce their raiment to ribbons and to continue to belabour them after they have been rendered insensible. Some of the worst blackguards have been photographed by enterprising pressmen in the act of committing outrages. After all, what was the offence of these unfortunate women? They had not thrown axes or attempted arson or broken shop-windows. They merely made an interjection at a public meeting, just as you and I and everybody have done some time or other in our lives. I look to you to see that such of the blackguards as can be identified are, without delay, brought to justice. *Noblesse oblige.*

JOHN BULL.

To the Lord Mayor of London.

MY LORD,—I have read with pleasure your interview with a pressman, and your sympathetic references to the hardships inflicted upon the families of working men whom you are called upon to fine for offences originating in drunkenness. But were you quite correct when you went on to say that the decrease in prosecutions pointed to an improvement in London's manners? May not it be due to the fact that the police have had other fish to fry? It would not surprise me if there were no prosecutions at all soon—when the police are told off to scour the country for victims under the Mental Deficiency Bill—or Act, as it will soon be if the people do not hurry up with an effective agitation.

JOHN BULL.

To Mike Keylor Mills, 555, Canterbury Road, New Brompton.

YOUR HIGHNESS,—For a man who is in the restaurant business as a "Prince of Israel" and an "Ambassador of God," you seem pretty handy with your fists, but that is no reason why you should strike your brother man. The dancing-master, having the leave of the mortgagee of the Jezreelite Temple, buildings to stick his announcement bills on a door of the premises, it is evident that, when you struck him with your fist and half-a-dozen of your "body-guard" hit him with sticks and threw him in the middle of the road, you were all jointly responsible for an assault, from the legal consequences of which a self-evident and notorious religious mountebank has as small a claim to be relieved as a professional footpad.

I am not surprised that the magistrate gave short shrift to the plea of your advocate that the assault should be regarded as a technical one committed in the high cause of a religious zeal. Nobody knows better than yourself what a preposterous charlatan you are; you, plain Mike Mills, formerly of Hamlin Avenue, Detroit, and now calling upon the Jezreelite faithful of the world to rally round your New Brompton restaurant as the Michael mentioned in Daniel xii. 1. The Jezreelites, who were living in the neighbourhood of the Temple at the time you descended on them from Detroit, are a decent folk, entitled to the credit of sincerity, but I have yet to learn that their self-delusions go the length of believing in you as the revealed head of their sect. I have previously asked you a few questions about Detroit, which you do not seem in a hurry to answer. Yet they are simple and concise; clear and to the point. Come, man, don't be bashful. You and they are not at all bashful in militant muscularity; why, then, so coy with mere pen and ink? Were you convicted and put in prison in Detroit, and if so, why? There you are, Mike—half-a-hundred questions in one. You can answer it while you are serving shop.

JOHN BULL.

To Major-General Holley, Oshana, Oshampton.

SIR,—I had occasion to rebuke you in a recent issue for your brutal behaviour as a magistrate, and you have now favoured me with a reply. I confess I do not think much of your apology. You bullied and threatened and fined a man named John Young, because the communication cord of his locomotive had been removed, and you informed him truculently that there was plenty of room for him in Exeter Gaol. Through a clerical error, we said the cord had been removed by the defendant's wife, whereas we should have said by the defendant's employer's wife. You take advantage of this utterly unimportant slip to write to us, with gratuitous impertinence: "I think it is a pity you do not ascertain facts before you endeavour to take away my character." But the fact of your brutality is not altered by your correction—indeed, Young was less responsible for the doings of his employer's wife than for those of his own. You therefore behaved even more badly than I thought at first. You go on to say: "the best of the joke is that the show passed the windows, whilst we were sitting, with the communication cord on. All that John Young had to do was to walk to the market place and get the money from Mrs. Hancock" (the employer's wife), "the real culprit, which he did, and returned and paid the money in Court." Now we know where we are with your notions of justice. You think it screaming fun to brow beat a poor man and fine him and threaten him with gaol, when you admit that another person was "the real culprit." I am afraid your sense of humour is somewhat distorted, and I doubt whether John Young joined very heartily in your joke.

JOHN BULL.

To the Rev. George Hooper, The Mission, Leeds.

REV. AND DEAR FRIEND,—I must not further delay my acknowledgment of your declared intention to offer facilities to all the young men and young women of your neighbourhood to "court" in chapel. Perhaps you are not aware of it, but there is an idea afloat that you ought to extend the invitation to old men and old women, also to widows with glad eyes, widowers with big ears, and bachelors with bald heads. Think favourably over this; make the cushions nice and soft and keep the lights low; and when all is "cosy inside," as Carlyle's wife said when she had her drop of whisky, and the congregation have cuddled up close, I think you may proceed with the service with every prospect of a good collection. Seems to me that the question why people don't go to church will not trouble you any more.

JOHN BULL.

To the Hon. E. S. Montagu, M.P., Under-Secretary for India.

HONOURABLE SAHIB,—I am afraid I cannot congratulate you on possessing the financial acumen of your race. I say nothing about your right to accumulate millions from the down trodden tax-payers of India, but why did you lend out £8,000,000 at 2½ per cent., and then borrow at 3½ per cent. to make good the deficiency? And why do you refuse to reveal the names of the persons who profited by the transaction? By doing so, you have exposed the reputation of the Government to serious suspicion. I beg you, in your own interest as well as theirs, to clear up the mystery.

JOHN BULL.

To Monsieur Pierre Loti, of the French Academy.

CHER MONSIEUR,—I am surprised that so active a globe-trotter as yourself should not have anticipated disagreeable experiences in Yankeeland. It is natural that your Oriental spirit should be shocked by the manners of the natives and the hideous vulgarity of their architecture, that you should exclaim "Never again!" when confronted by the horrors of Broadway. But you have only yourself to blame for the experience. Why not have remained among the lotuses and splendour of the gorgeous East? I agree with you that aristocracy and contemplation would do the Yankees unspeakable good. But I think you overestimate their affectation of hustle. They crawl upstairs and run into a room like wild cats, they eat lunch perpendicularly, they talk their jargon very fast, but they really accomplish very little in the course of a day; in fact their hustle amounts only to a form of busy idleness.

JOHN BULL.

Have a Shot this week. "You'll find "Bullets" on page 446.

THE AUTUMN "SITTING."



THE PARLIAMENTARY HEN: "Well, I'll do my best to hatch 'em, but I'm afraid one or two will turn out to be 'duck-eggs'!"

JOHN BULL IN THE CITY.

THE STOCK MARKETS.

By "VERAX."

With the turn of the quarter the monetary situation has assumed a more normal aspect, and the settlements, both in London and on the Continent, have been surmounted as well as could have been expected, although they have left their traces behind them in realisations in the more volatile stocks. The Balkan crisis was an excuse rather than the reason for the shake-out, which no doubt has left the position much sounder. A good deal of excitement has been caused, and a lot of ink spilled over the *Chinese Loan*, which naturally in the circumstances was not a success. *Gilt-edged securities* are in a state of masterly inactivity, but it is possible that the dividend disbursements on the 5th inst. might infuse a little life into this market. I deal with *Americans* further on, but all the indications point to a very fine September quarterly statement for the *Steel Corporation*, which is a Bull point for the market generally. The *Latin-American Traction* stocks, chiefly *Sao Paulo Trams* and *Rio Trams*, have been quite rampant in connection with the amalgamation scheme.

RUMOURS, AND NOTHING BUT RUMOURS, IN HOME RAILS.

The directors of public companies are not very communicative at the best of times, and the boards of home railway companies are more especially noted for their policy of secrecy. I do not say that everything that goes on in the Board Room should at once be revealed to the public, but if they now and again gave a hint of the direction of affairs, it would enable their stockholders to know where they were. At present everybody is in the dark as to the working agreements or amalgamation negotiations said to be in progress, and this gives their chance to the rumour-mongers. Some of the latter are wide of the mark, such as, for instance, in connection with the *City and South London*, the *Metropolitan*, *District*, and *East London*, and those who speculate in these stocks on the off-chance must possess strong nerves. From the point of view of intrinsic merit, I should distinctly prefer *Great Central* stocks as investments. The market is also very favourably disposed to *Dovers* and *Chathams*, interest in Kent coal having been revived by the announcement that £200,000 is to be spent on Dover Harbour in connection with the coal export traffic, and that the collieries will commence commercial production in six weeks' time.

LATEST FOREIGN RAIL FEATURES—LEOPOLDINA DEBENTURES.

Some of the foreign railway stocks have had such a long innings that the halt which has now taken place has rather taken them by surprise. Upward movements, however, cannot go on for ever, and such stocks as *Brazil Rails*, *Antofagastas*, and *San Paulos*, should now be left to the rich few. A damper has been put on *Leopoldinas* by the announcement that an issue of £350,000 debentures has been placed privately, and the market wants to know the reason for this secrecy. Surely, present stockholders should have been given the first refusal, and it would also be interesting to know at what price the stock was placed. *Argentine Railway* stocks have been a firm market, but some of the debenture issues have lost ground, no doubt in sympathy with the retrograde movement in other gilt-edged securities. The *Mexican Railway* market has been pampered so long with revenue statements showing gross traffic increases and reductions of expenditure that it was quite knocked over by the August statement, which revealed an expansion in working costs, and a consequent reduction in the net revenue. *United of Havanas* have distinctly sobered down, all the indications going to show that a conservative dividend policy will be adopted in respect of the past year, and that the distribution will probably not exceed $4\frac{1}{2}$ per cent., as compared with 5 per cent. hitherto estimated.

AMERICANS AND COPPERS.

I think I may claim to have been almost the only financial writer to express a favourable view of *Americans* and *Coppers* during their recent depression, and the course of these markets has fully borne out my views. Just at present the money strain in Wall Street is acting as a brake on the market, and it might be pointed out, incidentally, that the system of daily settlements there makes the American market more susceptible to monetary influences than London, where the settlements take place only fortnightly.

The rumours of crop damage by frost seem to be the last despairing effort of the Bears, although the Presidential Election influences have still to be reckoned with. But, after all is said and done, we must come back to fundamental conditions, and these are encouraging in every respect, not only as regards *Rails* and *Steels*, but also in connection with *Copper* shares. It is a foregone conclusion that the *Amalgamated Copper* will follow the example of the *Anaconda* in raising its dividend, while the demand for the metal in New York is so keen that electrolytic is being eagerly snapped up at $17\frac{1}{2}$ cents per lb., and may reach 20 cents in the near future. The production of the United States copper mines during the remainder of the year is expected to amount to 142,500,000 lbs. per month, but this should hold no terrors for the market, as the supplies are being eagerly competed for as fast as they come forward.

OIL SHARES IMPROVING AFTER TEMPORARY DULNESS—RISE IN MEXICAN EAGLES CAUSES MORE GENERAL ACTIVITY.

Compared with other markets, oil shares have resisted the weakening political and monetary influences remarkably well, *Shell Transports* having again firmed up. Even *Ural Caspians*, generally so weak, are just a little better, and mysterious hints are being thrown out that something of importance is to happen. Rumour connects the rise in *Mexican Eagle Preference and Ordinary* with a proposal of the *Shell Transport* to buy the *Mexican Eagle*, for which, however, a very high price is asked. I do not believe in all these reports of absorption of other companies by the *Shell* group, but apparently there is some negotiation between the *Royal Dutch Shell* combine and the *Mexican Eagle*, although it may be only some working arrangement. One thing is certain—viz., that a strong movement in oil shares is close at hand, and that the navies of the world will probably adopt oil as soon as a large and regular enough supply can be obtained. The position of the *Egyptian* group is somewhat hazy, and it is desirable that some positive statement should be made. *Russian General Oils* and *Emba Caspians* eased in anticipation of the special settlement, but *Chelekens* are hardening again. The *Maikop* group is very quiet, but as Mr. George Tweedy is now on the *Maikop Oilfield*, some fresh developments in the near future may be anticipated.

SOUTH AFRICAN AND RHODESIAN MINES.

There has been a sagging movement in Kaffir shares, owing to profit-taking, both for home and Continental account, the settlement on the Paris Bourse acting as a wet blanket. *Chartered*, amongst Rhodesians, have declined, and land shares generally are under a cloud, but there are very good advices from some of the mines, notably *Cam and Motor*, which have cut the reef at the No. 6 Level; *Planet-Arcturus*, which is giving an oz. of gold to the ton, and *Falcons*, with assays of $12\frac{1}{2}$ dwts. of gold, and 6 per cent. of copper. I suppose that the South African magnates will renew their support one of these days, but it seems to me a pity that they did not keep prices up, although possibly they indulged in the favourite policy of shaking-out the weak elements, but that is not the way to attract investors. Diamond Mines have upon the whole been steady, but the *De Beers* dividend had already been fully discounted, and the *Premier Deferred* are distinctly below the best. I hear of continued good buying in *Jagers*, which were first advised by me at a much lower price.

GREAT BUOYANCY OF TIN, WITH NIGERIANS NEGLECTED.

The buoyancy of Tin, and, in fact, of all base metals, is remarkable, and, after taking a jump to £233, *Straits Tin* remains in the neighbourhood of £230. The Nigerian market, however, has not yet righted itself, chiefly for the reason that the production is not increasing satisfactorily, while the *Anglo-Continental* is as sphinx-like as ever, and no news has yet been vouchsafed. In the meantime, the *Jemaa Exploration Company* reports that their engineer, who was first despatched to Northern Nigeria, had made application for an area of eight miles by one mile on the western boundary of the *Jemaa* property owned by the *Anglo-Continental*, while Mr. Allan Davidson, who arrived at *Jemaa* on July 23rd last, has sent a favourable opinion of both the position and the general indications. Why then does not the *Anglo-Continental* publish some engineer's opinions? It does seem a pity that these Nigerian companies are not yet in a position to benefit by the enormous profits which can be obtained as the result of the present high price of the metal.

£100 and numerous Cash Prizes offered. See "Bullets," page 446.

NOTES.

H. AND U. RUBBER AND COFFEE ESTATES.

It will be remembered that we advised shareholders last week not to allow themselves to be tempted into joining in the litigation which has been launched against this concern. That our advice was justified is proved by the fact that the company has now gone into voluntary liquidation, and that it is proposed to appoint Sir William Peat—than whom no better liquidator could be found—to investigate its affairs. Besides this, a petition for compulsory liquidation is on the file, and whatever the decision of the Court, all shareholders will now be placed on an equal footing, and those who have joined in the litigation will be no better off than those who have wisely refrained from doing so.

HALL'S WINE COMPANY.

Stephen Smith and Co., Ltd., proprietors of Hall's Wine, have declared a dividend at the rate of 10 per cent. per annum on the Ordinary shares for the half-year ending September 30th, together with a bonus of 1 per cent. upon the 6 per cent. Preference shares. The public evidently knows a good thing when it—tastes it!

UNCLAIMED BANK BALANCES.

Here is an extract from the General Laws of California showing that, as in the case of our colonies, we are behind the times in the matter of dormant bank balances:

The president or managing officer of every bank must, within fifteen days after the first day of January of every odd-numbered year, return to the Superintendent of Banks a sworn statement showing the names of depositors known to be dead, or who have not made further deposits or withdrawn any moneys during the preceding ten years. Such statements shall show the amount of the account, the depositor's last known place of residence or post-office address, and the fact of death, if known to such president or managing officer. Such president or managing officer must give notice of these deposits in one or more newspapers published in or nearest to the town or city where such bank has its principal place of business, at least once a week for four consecutive weeks, the cost of such publication to be paid *pro rata* out of such unclaimed deposits. The Superintendent of Banks must incorporate in his subsequent report such returns made to him as provided in this section. Any president or managing officer of any bank who neglects or refuses to make the sworn statement required by this section shall be guilty of a misdemeanour.

INDUSTRIAL ASSURANCE.

Following our remarks of last week on the subject of Lapses, Surrender Values, Free Policies, etc., we maintain that it is a duty devolving upon the Industrial Assurance Companies to satisfy their policy-holders on these obscure points, and we should recommend all such policy-holders to insist upon being satisfied:

- (1) That the policy he holds is legal, and that no question as regards its validity will arise when the claim is made.
 - (2) Whether a Surrender Value is payable, and if so, for what amount, and at what period from the date of issue of the policy.
 - (3) Whether a Free Paid-up Policy can be obtained, and the amount thereof, and at what period from the date of issue of the original policy.
- They have a right to be enlightened with regard to these matters, and they should let us know the answers they receive to their requests. The public want to know, without reservation, what insurance is, and what it really does for them. The times in which we live demand that the facts should be plainly stated, and in ventilating this great subject in which so many millions of the poorer class of the community are concerned, we cannot rest contented until the truth, the whole truth, and nothing but the truth is known and understood, alike by policy-holders and the public.

PHOENIX LOAN AND DISCOUNT COMPANY.

Whence and from what has this phoenix sprung into life? Can it be that it was from the ashes of the notorious "Arthur Williams and Co.," the bogus and bankrupt "Bankers," of 104, Queen Victoria Street, E.C.

A MYSTERIOUS WINDFALL.

Will the "Comptoir General des Valeurs," of Brussels, kindly favour us with the name and number of the bond in respect of which the lucky Mr. Bowker, of Northampton, won 100,000 francs. An answer by next week will oblige—in view of certain enquiries which have reached us.

A. J. WHITE, LIMITED.—A CORRECTION.

We find that the statement in our last issue to the effect that the nominal value of the ordinary shares was to be reduced to 1s., is incorrect, the reduced figure being 2s. The circular issued by the directors shows that the sacrifices to be made by the holders of preference shares are no more onerous than those which are to be imposed upon holders of ordinary shares. Having regard to the statements made in this circular, the scheme put forward appears to be the only one available so as to treat both classes of shareholders equably. We fear that others, besides ourselves, were led to think differently owing to the incorrect statements put forward by correspondents to the financial papers.

A FASHIONABLE AGENCY.

Sir Brodrick Hartwell, Bart., has joined the firm of financial advertising agents, Berry's, of Gresham House.

OVERHEARD IN THROGMORTON STREET.

YOUNG STOCKBROKER: I hear that the Rhodesian market is going to hum.

HIS PARTNER: Well, it already stinks.

NEW ISSUES.

CHINESE LOAN.

Apart from the pluck of Mr. Crisp in bearding the foreign loan mongers in their den, there was not much to say in favour of this issue. We did not like the vague phrase about "a reasonable period of grace" in the event of default. Who is to be the judge? And less did we like the arrangement that in certain contingencies the pledged revenue is to be "transferred to, and shall be administered by, the Chinese Marine Customs"—in other words, by the debtors. We are not surprised that the issue fell flat.

BATAVIA PLANTATION INVESTMENTS.

A funny little concern which boasts that the "actual cost" of its present investments "averages only £2 15s. 7d. for each £1 of shares obtained"—and then goes on to add "showing a return of over 15 per cent. on the purchase price." This statement is apparently based upon its holdings in three Dutch companies, which have apparently done well, upon small capitals, and the bulk of whose fully-paid shares appear to have been "swopped" for stock of this company—which, however, up to the present, does not seem to have had more than a few hundred pounds of liquid capital.

BELSIZE MOTORS, LIMITED.

An issue of £100,000 6 per cent. Preference shares, to pay off existing debentures and provide further working capital. The business is a flourishing one, and the only fault which can be found with the issue is that the Preference shareholders are deprived of the right to attend meetings and vote—so long as their interest is not in arrear.

PHILADELPHIA COMPANY.

An unloading on the British public of a million of Debentures. Why on earth cannot they all be placed in New York? A Pennsylvania company—who is to protect the interests of British investors?

CHESTERMERE-CALGARY SUBURBAN RAILWAY.

Another of those impudent Canadian schemes to which we have repeatedly called attention, promoted by a group of Calgary land proprietors—for the good of the British public! "Take a hand in Canada's development," says the prospectus. By improving the value of the holdings of land speculators, who have "got there" first? No, thank you!

PORCO TIN MINES.

A very dubious issue, and we recommend any of our readers who have been foolish enough to subscribe, to study the article in the *Financial News* of Monday last and to demand their money back. It is an object lesson in the wild cat species of promotion which accompanies every boom.

STATE OF RIO DE JANEIRO 5 PER CENT. LOAN.

This is an issue of £3,000,000 at the price of £96 10s. per £100 in Bonds to Bearer, the interest being payable half-yearly on the 1st October and 1st April. The loan is a direct obligation of the state of Rio de Janeiro and is secured on the whole of the revenues of the State and amongst other things on the Property Tax of the City of Nictheroy after the existing loan of that city has been repaid, which it is proposed to do out of the present issue. The Revenues of the State, together with the Property Tax of the City of Nictheroy, etc., produced in 1911 nearly £700,000, and the amount required for the service of the loan is only £165,000.

"Bullets" You Cannot Afford to Miss. Turn to page 446.

JOHN BULL'S FINANCIAL AND INSURANCE LETTER-BOX.

Letters containing enquiries must be addressed to the City Editor, JOHN BULL, 52, New Broad Street, E.C. The names and addresses of correspondents must be enclosed, not, of course, for publication, but in token of good faith. Anonymous communications will be disregarded.

A Postal Order for 1/- must accompany each Financial or Insurance Enquiry.

ANGLO-TRINIDAD PETROLEUM SYNDICATE.—CAUTIONS.—According to the official reports, Sir Arundel T. Arundel was originally a director of this concern, but he appears to have retired at a very early date. The Companies Consolidation Act imposes penalties upon the directors for failure to convene an ordinary or general meeting.

BANK OF EGYPT.—SHAREHOLDER AND H. S. T. (Kaling).—You had better communicate with Mr. G. J. Fowler, J.P., Ostlands Chase, Weybridge, Surrey.

THE CITY OF CARDIFF MONEY SOCIETY.—M. J. (Cardiff).—If the facts are correctly stated by you, you appear to have been badly treated, but we are afraid we cannot be of any assistance to you.

JOHN WILLIAMSON, LTD.—J. J. F. (Streatham).—Assuming the facts to be as stated, we should advise you to place the matter in the hands of an experienced solicitor.

UNIVERSAL STOCK EXCHANGE.—T. J. O'C. (Cork).—Assuming the concern to still have substantial funds at its back, as to which we have no recent information, the offer seems a fair one. You should, however, carefully calculate what the "interest on the unpaid purchase money" would amount to.

PRINCE LOAN AND DISCOUNT COMPANY.—W. B. (Belfast).—Give it a wide berth. See "City Notes."

VARIOUS INVESTMENTS.—T. P. D. (Co. Wicklow).—Yours is a mixed lot of investments. (1) Shell Transports is, of course, the best of the oil Companies, but the cheaper shares would be more suitable, such as Anglo-Malays, at 13-16. (2 to 6) These Irish investments are quoted only on the Dublin Stock Exchange, and you had better make inquiries there, as there is no quotation for them in London. At the same time, we should think you could do better in other more progressive investments. The same applies to the various Dunlop issues (Nos. 8 to 10). (2) As regards these Argentine Rails, the first stock has already had a big rise, while the second is still a "dark horse." We should prefer Buenos Ayres Great Southern.

ELECTRIC SHARES.—M. A. D. (Kilburn).—Aron Electricity Meter are at shares standing at 11-16, and paying a small dividend. Consolidated Signal Company are also £1 shares, and stand at 5-16. There seems to be some merit in the system, which has been adopted by several railways. Both are highly speculative investments.

CALEDONIAN TELEPHONE (NEW SYSTEM).—CONSTANT READER.—This concern was taken over many years ago by the National Telephone Company. Have you not made a mistake in the name?

RUBBERS.—WIDOW.—In looking for big yields, you have to take proportionate risks. In Oil shares, Burmah at £, and amongst Rubbers Sempot Selangor at 21s., might suit your purpose.

KOZLOVSKY PETROLEUM.—PETER.—There is no active market, but we have heard that the shares are good for a rise. The only dealer in them we can find is Mr. E. A. Orr, stockbroker, of St. Stephen's Chambers, Telegraph Street, E.C.

BRITISH CENTRAL AFRICA.—SAMBO.—This Company has possibilities, when the projected railway is built. Meantime, it is a question of purchasers looking up their shares for a considerable time, and the question is whether you have the patience to do this.

MUTUAL LIFE OF NEW YORK.—F. B. G. (Brixton).—It is one of the three great American Companies transacting business in this country. Our principal complaint against it has been that tontine estimates have not been realised under certain policies at their maturity. As regards its financial strength, however, and ability to meet all claims as they arise, there is no question, and as you appear to have looked carefully into their policy conditions and considered their literature before paying the first premium, we see no sufficient reason why you should not keep the policy in force.

NATIONAL BENEFIT LIFE AND PROPERTY.—MARCHELON (Cardiff).—A safe and prosperous Company, and well able to meet any engagement it may enter into.

NATIONAL HEALTH INSURANCE.—TED R.—You are employed as odd man, and three other men are engaged on piece work for three hours. The employer must insure the lot for every week, or part of a week, that he employs them. The contribution will depend upon the rate of wages paid. If at the rate of 2s. 6d. a day, the contribution is 7d., of which each man will pay 4d. When the employee is over 21 years, and the wages are low, the 7d. is divided into different proportions, so that the employer pays more and the workman less; where the daily rate of remuneration does not exceed 2s., the State contributes 1d. towards the 7d., and where it does not exceed 1s. 6d. the employee pays nothing, the employer paying 6d. for men and the State paying 1d. **INSURANCE.**—Your letter does not make it clear whether your income of £28 a year is derivable from employment. In case of illness the sick benefit for an insured woman is 7s. 6d. for 26 weeks.

PROVIDENT ASSOCIATION OF LONDON.—H. H. (Tipton).—We have made enquiries and understand that you have been in litigation with the Company, and in the circumstances we are afraid we cannot go further into the matter. W. P. (Rayleigh).—We shall be pleased to have further particulars.

NATIONAL ALLIANCE HOUSE PURCHASE COMPANY.—K. J. (Swansea).—You complain of want of attention to your letters, and that an advance promised in January last has not yet been made. Send us the policy you hold and any papers you may have received from the Company.

BRITANNIC ASSURANCE.—NES.—Your policy, which is for whole life, makes no provision for either payment of a cash Surrender Value, or the issue of a Free Policy in the event of the premiums being discontinued. You had therefore better ascertain what will become of the premiums if, after paying a few years, your sister finds herself unable to continue them. The policy is legal.

ROYAL LIVER.—S. M. J. (Colwyn Bay).—The policy in the case you mention was issued in 1906 for whole life on the life of S. R., the daughter, as we understand it, paying the premium of 9d. weekly. Keeping this payment up and supporting her aged mother makes the struggle for existence very hard, and you wish to know in what way the daughter can be relieved of this tax upon her slender resources. Unless the Society will as an act of grace make her a grant for the surrender of the policy, the premiums must be continued, or they will become forfeited to the Society. No free paid-up policy is available until the assurance has been in force 20 years and upwards.

BRITISH GENERAL INSURANCE.—L. E. T. (Canning Town).—This is a young office, but appears to be making steady progress. We see no objection to

your placing the £500 Fire risk with it, but would prefer the Property Insurance Company, of 48, Bishopsgate Street, E.C.

LIVERPOOL VICTORIA LEGAL FRIENDLY SOCIETY.—R. S. F. (Islington).—You inform us that the policy is on the life of your wife's brother, and was effected in 1908. It is perfectly legal for your sister to have insured the life of her brother, provided that she had a bona-fide expectation that she would incur expenses in connection with his death or funeral. You also further say that your wife has been paying the premiums under this policy without your knowledge. The point that arises here is: as to whether a woman living with her husband is entitled by law to insure the life of a relative without her husband's knowledge and consent. In a case recently where a policy had been effected by a wife in her husband's name without his consent, counsel argued that a wife could not apply her husband's money for things which were not necessities when she knew it was not his will. In the result the judge decided that a wife was not entitled to insure her husband in his own name without his consent. She was, however, entitled to insure the life of her husband in her own name.

ROYAL LONDON MUTUAL.—HILL.—You inform us that about two years ago you sold a portion of your book to a man for £110. He not having the cash, £108 was borrowed from the Central Investment Company, for which amount you signed a promissory note carrying interest at the rate of 10 per cent., and agreed to take shares in the Company to the amount of the loan. You are repaying the loan at the rate of 10s. per week, and owing to difficulties which have arisen you say you are now deprived of the book, and the office refuse to let you have it. Your position appears to be that you have lost the possession of the book, and the emoluments it brings, whilst still remaining liable to pay off the loan. Send us any papers or documents you may have, when we will look carefully into the matter.

ROYAL LONDON FRIENDLY SOCIETY.—A. M. (Nottingham).—You hold a policy issued in 1904. The premium is 6d. weekly, payable during your lifetime. You were left a widow some time ago, and what little money you had has gone. You further inform us that you have endeavoured to obtain a Surrender Value or a Free Paid-up Policy. Neither of these requests has been acceded to, and you have now received notice to pay up the arrears of premiums. We have examined your policy, and find that you are entirely in the hands of the Society. Under rule 16 the Society has power to meet any case of distress. You should write them again, directing attention to this, and ask if they are willing to assist you in any way. Let us know how you get on.

PEARL LIFE ASSURANCE.—C. G. T. (Reading).—You inform us that in respect of two policies in this Company, about £16 has been paid in premiums for an assurance of £6 2s. The proposer, about to emigrate to Australia, wished to know what could be done with the policies. The Company, you say, suggest (a) that the premiums be continued, or (b) that a free policy for £2 4s. be issued. You wish to know if there is not some means by which at any rate a portion of this money can be recovered. We fear not, unless the Company will, as an "act of grace," allow a surrender value which is not provided for under the conditions of issue. Write the Head Office and ask if a cash payment will be made for the surrender of the policies, which have so far yielded the Company an enormous profit. Cases such as yours will compel the reform of the existing inequitable and arbitrary conditions associated with policies subject to the payment of weekly premiums issued by Industrial Companies. **CONSTANT READER.**—You inform us that you have been paying premiums of 6d. and 3d. weekly in respect of two policies effected in 1898 with the London, Edinburgh and Glasgow Assurance Company on the lives of your parents. The policies are for "whole life," and you complain that they were not issued to you as the proposer on the "life of another," that the address of your parents is not correctly stated, and that when you joined you did not sign a proposal form; you merely made a statement to the agent. You now want to claim a return of the premiums you have been paying for the last 21 years, but we do not find any sufficient ground in the particulars you have furnished to justify us in saying that you would succeed in an action-at-law. **PERPLEXED.**—The policy on the life of your mother taken out some years ago is legal, provided at the time the policy was applied for you had a bona-fide expectation that you would incur expenses in connection with her death or funeral. The policy on the life of your mother-in-law is, we think, illegal, unless you can show that it was effected for the purposes just mentioned. **FORLE.**—See our reply to "F. M. (New Milton)." You say there never was any question of your having to pay funeral expenses in connection with the policy issued on the life of your father without his knowledge and without his signature having been obtained to the proposal form. Apply to the Company, through a solicitor, for the return of the premiums paid. **F. M. (New Milton).**—A policy is legal if taken out by a daughter for the funeral expenses of a parent. One of the policies held by your sister as the proposer is on the life of her father, and the other on the life of her mother. These policies you say were issued at the time without the knowledge of either parent, and neither of them signed proposal forms. The Act is silent on the points as to whether absence of knowledge, or the omission of the assured's signature from the proposal form invalidates a policy, and we do not know what views the Court would hold in respect of these important points. A large number of policies have been issued in this matter, and the position is in our view clearly unsatisfactory. The two policies, subject to the foregoing remarks, are in our opinion legal, provided that your sister had at the time a bona-fide expectation that she would incur expenses in connection with the death or funeral of the assured. One of the other policies you enclose is in the name of Anne M., on the life of D. M., and on the face of it is written "Second Policy," although bearing no endorsement to that effect. Do we correctly understand that the proposer in this case is the wife of the assured? The other policy for whole life appears to have been issued to Anne M. direct, and is also marked on the face "Second Policy," but this likewise bears no endorsement. Are there other policies in existence on the same life? Submit the policies, which we have returned, to a solicitor.

SUN LIFE ASSURANCE COMPANY OF CANADA.—B. J. H. (Salcombe).—We are looking fully into the matter and will report the result of our enquiries in due course. Meanwhile, we note that the purchase of the annuity remains in abeyance.

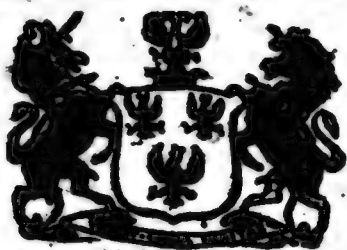
PRUDENTIAL ASSURANCE COMPANY.—E. A. F. (North Kensington).—The policy is illegal and the premiums recoverable. Write to the head office, and if they will not pay, sue the Company in the County Court. **G. B. (near Altrincham).**—The Company appears to have admitted liability to pay. You should consult a local solicitor. **R. M. (Newport).**—Write direct to the head office and explain your case. We are afraid you will be very disappointed at what they will offer you. **J. H. M. (Birkfield).**—The amounts offered are not fair amounts, but you are bound to accept their terms or lose all you have paid in. **J. W. V. (Aberdare).**—If your mother did not sign the proposal form the policy is illegal and the premiums paid are recoverable. Write direct to the chief office, and inform them that the policies have been issued contrary to the Act of 1909, and that you require the money back. (F. T. Kingsway).—You are not entitled to any if you desired to discontinue payment. **C. H. P. (Griffithstown).**—Ask for the return of the premiums paid and state the whole of the facts.

(A number of replies are held over.)

Our "Bullets" will Kill the Dreary Winter Evenings.

WULFING'S FORMAMINT

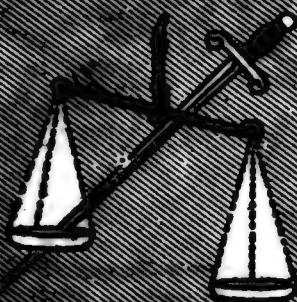
The Germ-killing
Throat Tablet
CURES AND PREVENTS
SORE THROAT



Lord Kingsale writes:

"I find Formamint Tablets all you say they are. I always carry them, and have recommended them to many friends."

Kingsale



Mr. C. C. Hutchinson, K.C., writes:

"I look on Wulfin's Formamint Tablets as a valuable preparation for Sore Throat, and through the great benefit derived from their use I have recommended them to hundreds of others."

C. C. Hutchinson
K.C.

Thousands of eminent people have testified to the value of Wulfin's Formamint. These palatable, harmless tablets—besides curing Sore Throat, Foul Breath, Mouth Troubles, etc.—prevent infectious diseases like Influenza, Diphtheria, Scarlet Fever and Measles.

All Chemists sell genuine Wulfin's Formamint, price 1s. 11d. per bottle, but some sell worthless imitations too. Ask for Wulfin's Formamint, and send the coupon to-day for a Free Sample.

FREE SAMPLE.

Messrs. A. Wulfin & Co., 12, Chenies Street, London, W.C.
Please send me a sample of Formamint, which I have not yet tried. I enclose 1d. stamp to cover postage.

Name

Address

P. 47.

SEND THIS TO-DAY.

Crane's

YOU

simply pay 10/6 in order to secure immediate possession of this handsome full triebord "Gold Medal" Piano, which we deliver free.

There is no other firm in the world who sell high grade instruments so cheaply and on such easy terms of payment as we do. Besides, when you buy a piano or organ direct from us, you have practically the whole range of the world's most renowned makes to select from, which we sell at pounds below other people's prices.

HAAS, COLLARD, BRINSFAD, and ALL other celebrated pianos supplied on terms of payment to suit yourself. Organs by eminent makers from 6/- monthly. We take old instruments in part exchange, refund railway fares, allow approval, tune for 12 months free, give a 25 years' guarantee, and return your money if you are dissatisfied.

Crane & Sons, Ltd.
The Largest Piano and Organ Firm in the World.
149, Oxford St., London, W.
Scotland Rd., Liverpool.
Branches in all the principal cities.

Pianos

SENT FOR 10/6

There's no Excuse for Young Men Today

None can grumble and say there are no means for obtaining the training essential to success; there are I.C.S. Courses of home study to enable men and women to succeed in nearly every profession, trade or occupation.

None can say they have no time to secure the knowledge that ensures big pay; remarkable progress can be made by home study by a determined fellow guided by the I.C.S.

I.C.S. Courses commence at the very A.B.C. of a subject and take the student right to the last word of up-to-date knowledge about it.

This tells the value of I.C.S. training:—

"I have not as yet done a great deal in your Publicity course, but what I have done has enabled me to secure a position 75 per cent. better than my previous one."

A. B. RYLAND, HIGHGATE.

Not a burden. Send the Enquiry Coupon for free particulars. This simple action has been for thousands the first step to promotion and better pay.

"The way to Better Pay is the I.C.S. way"
—over 170,000 I.C.S. students are convinced.

HIGHER EARNINGS COUPON

International Correspondence Schools, Ltd.

Dept. 145 K International Buildings, Kingsway, London, W.C.
Please explain, without any obligation on my part, how I can qualify to enter, or to obtain a larger salary in, the occupation or profession before which I have marked X (or in the one stated here)

—Engineering (state which) —Architecture —Business Training
—Analytical Chemistry —Applied Art —Motor
—Modern Languages —Book-keeping —Advertising
Over 150 other Courses.

Name

Address

THE SAFETY OF ENGLAND.

SOME PROCEEDINGS OF THE DULBOROUGH LITERARY AND SCIENTIFIC SOCIETY.

BY RICHARD MORTON.

Members of the Society have for some time been talking of the possibility of an invasion of England, and, as men of sense alive to the necessities of the moment, have not been slow to recognise the serious nature of the situation. In these circumstances it was deemed advisable to hold a full-dress debate on "The Security of England."

Mr. BRAINY opened the proceedings by remarking that everybody knew England was threatened with "The Day," and it behoved them all to see to it that such a day should never break. Defence and not defiance must be their motto, and to this end a scheme of protection for our English coast was absolutely necessary. The navy was a fine thing, but, if it happened to be in the English Channel, how could it prevent an enemy landing from the North Sea (or German Ocean) on the East Coast? His scheme was for a chain of batteries right along the East Coast from Scotland to Dover. It was true that Britannia needed no bulwarks, for bulwarks were things supplied to ships to keep the water out, and England's rocks and sea-walls sufficed for that purpose. But Britannia did need batteries. He understood guns were made capable of hitting a mark five miles away. Very well, then, the rest was simple. Let them place one gun every five miles along the coast, with at least one competent gunner always on duty. In that way the whole coast line would be ever on guard against surprise.

Mr. SAPPY admired the scheme of Mr. Brainy, which he thought eminently workable and not unduly expensive. But he (Mr. Sappy) was surprised by a woeful miscalculation on the part of his friend and fellow-member. If a gun could hit a mark five miles away, why place another gun on that mark? In the event of firing, one or the other of those guns might quite conceivably be hit and blown to smithereens instead of the invading foe. Could not Mr. Brainy see that what was wanted was that the guns should be ten miles apart, each trained on the five-mile-point midway between them? This amended scheme would make matters safer for the gunners, and would halve the expense.

Mr. NUMSKULL thought the suggested ideas were most brilliant as far as they went. He said "as far as they went" advisedly, for he did not think they went far enough, nor did they cover the situation. The scheme was splendid, admirable, for daylight; but what about the darkness of the night? How were they to expect their gunners to see an enemy at five miles distance on a dark night? Having said so much, he would sit down.

Mr. BRAINY thought it high time Mr. Numskull did sit down. Did they think him idiot enough to have suggested such a plan of protection without considering the matter of a possible night attack? The remedy for a night attack was simple. At each five-mile point upon which the guns were trained would be erected a powerful electric light, visible to the gunner. It should be understood by all nations that anybody, or any number of persons, passing between such light and the guns would be liable to be fired on without further notice. That, he thought, would do away with all danger of a night attack.

Miss PHITTS highly approved all the plans. She thought notices should be placed right round the coast with a warning that "Trespassers would be shot," and that no foreigner should be allowed to land anywhere without giving twenty-four hours' notice. She also suggested that some of the guns should be kept at sea, moored to buoys at similar five-mile points.

It was unanimously agreed that, if the Admiralty and War Office would act upon the scheme as debated and settled, Dulborough would sleep more soundly in its beds.

EVERYBODY with a funnybone will hail the publication, by Messrs. Stanley Paul and Co., of "Neighbours of Mine," a further collection of "R. Andom's" tales and sketches. Containing 70 illustrations, the book is priced at 6s. It should considerably add to the huge total of the popular humorist's sales.

IN THE BARBER'S CHAIR.

[Being Conversations in a Barber's Shop, Overheard by our Reporter.]

MADAME SARAH BERNHARDT.

Good afternoon, mum . . . No, mum, I don't speak French, I'm sorry to say . . . I 'ave orl-sorts o' furriners through my 'ands an' never 'ave no difficulty in makin' 'em unnerstand my meanin' . . . 'Ow would you like your 'air done? . . . Jest a simple style? . . . Parted in the middle an' looped back 'over the 'ears? . . . And a loose knot at the back? . . . Very good, mum . . . It's a neat an' pretty style an' soots some faces, but it ain't altogether sooted to middle-aged ladies, if you'll excuse me sayin' so . . . 'Ow 'old would I take you to be? . . . Well, since you've arsked me you'll excuse me if I ses wot I thinks . . . I'm a candid man, mum, 'even with ladies . . . Then you won't be offended, mum? . . . It's 'easly fur some people to kid theirselves thet they don't look es 'old as wot they are—speshlly ladies, mum . . . But 'airdressers 'aint very 'easly took in . . . They know 'ow to read the signs, mum . . . You'd be surprised, mum . . . Helderly ladies come 'ere, with their wrinkles filled hup with face creams and other muck, awsk fur their 'air to be dressed like some young gell o' seventeen, and think they look the pawt . . . 'Corse, their friends flatter them, makin' out thet they don't look more'n a quarter their 'age . . . Look at the gush wot the papers print erbout Sarah Bernart, the great



French 'actress . . . W'y, they try to make out thet she looks nearer sixteen then sixty . . . But thet's orl tommy rot . . . She's a well-preserved woman, I'll admit, but w'en I see 'er ack once in London I could see right through the grease paint with my barber's eye, an' there wos fifty-five an' 'upwards written as plain on 'er face as you please. . . . I beg yore pawdon, mum; I wasn't aware thet I 'urt you . . . I didn't pull yore 'air, or ennythink . . . 'Urt yore feelin's did I, mum? . . . I'm sorry, but I don't know 'ow I could er dose thet . . . I wos on'y sayin' 'ow foolish it is fur 'elderly ladies to try to make theirselves look like young gells, b'cos it cawn't be dose . . . Hevery 'age as it's pertickler charm, in my way o' thinkin', an' there's nothink like bein' nacheral . . . 'Sides, it ain't fair to the young 'uns fur middle-aged women to git their selves 'up like flappers, and it ain't dignified . . . If my ole woman, 'oo wos forty-five lars July, wos to start trying to make 'erself look like a school kid, 'er an' me would fall out . . . No, mum, I don't 'old with it . . . 'Ow 'old would I take you to be? . . . Well, mum, it's a delekit queschun, and I'd rawther be excused, reely . . . But as you're so pressin', I risk it . . . I should say, mum, thet you're somewheres in the forties . . . Do I know 'oo you are? . . . I 'aven't the pleasure, mum . . . Sarah Bernart! . . . Well, I'm blow'd! . . . An' I wos on'y speakin' erbout you, too! . . . An' you're sixty-seven! . . . Well, I'm blow'd! . . . You've done me . . . Thank you, mum; very much obliged, I'm shore. I don't orfen git sich a generous tip . . . Goo'-day, mum; thank you. . . . 'Ope I didn't erfend you in enny way? . . . Thank you mum . . . Goo'-day, mum . . .

I reckon I worked thet rawther well . . . Knoo 'er et once, not 'arf! . . . and a 'arf-crown tip! . . . It wos worth tellin' the tale.

THE NEWMAN & OXFORD STREET FURNITURE & ANTIQUE DEPOSITORIES (Ltd.)

Hold an immense stock of genuine high-class Second Hand ANTIQUE AND MODERN FURNITURE, £200,000 worth of high-class goods for sale including FURNITURE, DRAPERIES, BEDDING, CARPETS, PLATE LINEN, PIANOS, ETC., ETC.

The following is an abbreviated list of Furniture and Effects lately removed from

Milton Mansions, Queen's Club Gardens,
Drayton Road, Harlesden,
Dunsford Road, Wimbledon Park,
The Avenue, Chingford
Maud Street, Rhyl,
and Elsewhere.

THE DINING ROOMS, ETC.,

comprise the following: Set of 6 small chairs and 2 arm chairs, Georgian period, 14 guineas; Georgian Sideboard to match, 11 guineas; dining table to match, extending, £7 10s.; Bookcase to match, 6 guineas; very massive oak Sideboard, £5 10s.; Overmantel to match, £3 5s.; Extending dining table, £8 10s.; 6 small chairs and 2 arm chairs in carved oak, 40 guineas; Sideboard, very finely carved, in oak, to match, 12 guineas; 3 Chesterfield Settees, £3 10s. each; 6 very fine Lounge Club Divan easy chairs, 27s. 6d. each; Carved Oak Dining Table, 4 guineas; Carved Oak Overmantel, £3 10s.; Saddlebag suite, £4 15s.; another dining-room suite, £3 15s.; Massive carved oak Sideboard, with crydised copper fittings, bevelled plate glass, 6 small chairs and 2 arm chairs to match, extending dining table, heavy curb suite, £15 10s. the lot; similar set in fumigated oak, £13 10s.; 10 real Turkey carpets, about 9 by 12, at 7 guineas each; 4 Turkey carpets, about 9 ft. 6 ins. by 12 ft. 6 ins., £8 10s. each; 20 Turkey rugs, from 26s.; numerous carpets in Tapestry, Axminster and Velvet Pile, all sizes, in thoroughly good condition, to be sold without any reserve; a most elegant Grand Piano, 18 guineas; an upright Grand Piano, 12 guineas; another by Adolph Achmann, 18 guineas; another, by Carl Strauss, 22 guineas; several Grand Pianos by Broadwood, Emil Pauer, Collard and Collard, Bluthner, and Bechstein; 3 Hall Stands, 18s. 6d. each; hall chairs, from 7s. 6d.; and all necessary effects for completely furnishing Dining Rooms, Smoke Rooms, Libraries, Studies, etc., etc.

40 COMPLETE BEDROOMS.

Amongst numerous other articles are the following: All Brass square tube Bedstead, complete with spring mattress, £3 15s.; 10 Black and Brass Bedsteads, 12s. 6d. each; 12 White and Brass Bedsteads, 17s. 6d. each; 21 Oak Combination Bedsteads, 15s. 3d. each; pair-Twin Brass Bedsteads, £5 10s.; full size Black and Brass Bedstead, with wire spring, overlay bolster, and 2 pillows, 45s.; massive 3 ft. pillar bedstead, with sanitary woven wire spring, 28s. 6d.; all brass bedstead, heavy pillars, almost new, £2 10s.; 6 Solid Oak Bedroom suites, complete, £4 10s. each; 6 White enamelled Bedroom Suites, Louis XV. period, £7 10s. each; 4 large solid Walnut Bedroom Suites, £9 10s. each; 6 Sheraton design Bedroom suites, £7 10s. each; very fine Sheraton design Bedroom suite, 12 guineas; 3 Gents' Wardrobes, fitted with trays and drawers, £7 10s. each; a Chippendale design mahogany Bedroom suite, £28; very fine Italian Brass Bedstead, 13 guineas; Sheraton design bedstead, complete with bedding, £4 5s.; Chippendale design mahogany Bedroom suite, £35; 7 ft. Satinwood Bedroom Suite, fully inlaid, £100; pair of Bedsteads to match, £20; 6 ft. 6 in. Sheraton design Bedroom suite, £90; 7 ft. Sheraton design Bedroom suite, 70 guineas; Sheraton design Bedstead to match, £9 10s.; 6 ft. Satinwood Bedroom suite, fully inlaid, £50; 6 ft. Olive wood Bedroom suite, almost new, 40 guineas; 12 Chests of Drawers, £2 10s. each; 2 Inlaid Sheraton design Cheval Glasses, £4 10s. each; and several other Bedroom Suites and Bedsteads, all to be sold without any reserve.

THE DRAWING ROOMS

include a very fine Chesterfield suite, upholstered in silk, most elaborate, £25; another Chesterfield suite in silk tapestry, £12 15s.; Satinwood finish Drawing Room suite, £8 15s.; large size 6 ft. Chesterfield and 2 easy chairs to match, £15 15s.; a Satinwood finish Cabinet, 5 guineas; Vernis Marten Cabinet, 14 guineas; Buhl Cabinet, £12 10s.; very pretty Boudoir Suite, 4 guineas; another, 6 guineas; 6 Chesterfields with adjustable ends, covered in art tapestry, £3 10s. each; 10 easy chairs, 25s. each; 25 Occasional Chairs, 6s. 6d. each; Occasional tables, from 20s. each; Satinwood decorated centre table, £3 5s.; Satinwood decorated China Cabinet, 13 guineas; Satinwood decorated Overmantel, £3 5s.; Gilt Drawing Room suite, 14 guineas; an all brass Fender Suite, 4 guineas; 6 Gilt chairs, 15s. each; 3 Gilt Berger chairs, covered in silk, 10 guineas each; Baby Grand Piano, 40 guineas; pair 9 light Candelabra, 7 guineas; 3 gilt suites covered in French silk, £8 10s. each; Curio Table, 30s.; 6 White enamelled Overmantels, 18s. 6d. each; 4 Axminster carpets, with borders, about 11 ft. by 14 ft., £7 10s. each; several other Axminster and Velvet Pile carpets; large quantity of Sheffield plate and silver; also table linen, bed linen, draperies, etc., etc.

All goods delivered Town or Country, free of charge, or can remain stored 12 months free of charge. All goods shipped for Abroad perfectly free. Country Buyers should call and inspect these goods, where they can be seen every day, from 9 till 8, with the exception of Saturdays, when we close at 1 o'clock, at

THE NEWMAN & OXFORD STREET FURNITURE & ANTIQUA DEPOSITORIES (LTD.),

92, 93, & 94, NEWMAN STREET, OXFORD STREET, W.

One door from Oxford Street, three minutes from Tottenham Court Road and Oxford Circus, and adjoining all the principal Tubes. Telephone 1307 Central. Cab Fares refunded to all purchasers.

Any item will be sold separately.

WRITE FOR FULL CATALOGUE, which will be sent post free.

Special attention given to Export orders.

Largest and most complete Depositories in the world.

Williams' Shaving Stick

"The kind that won't smart or dry on the face"

WILLIAMS' SHAVING STICK

affords a daily delight to many tender faces. Its lather is rich, creamy, softening and soothing. It will make shaving a pleasure for you, as it does for thousands of others.

Note the Nickel-plated Box with convenient Ringed cover.

Comparison, on your own face, will prove that WILLIAMS' is better than the soap with which you shaved this morning. We make it as easy as possible for you to make this comparison.

HERE IS OUR OFFER.—Send 2d. for the comparison size of Williams Shaving Stick. If 50 shaves don't convince you of its superiority, we return your 2d. and all the postage you have used in corresponding with us.

Write to-day.

THE J. B. WILLIAMS CO.,
71, Southampton Row, London, W.C.
Branches in all parts of the World.
Head office and factories:
Glastonbury, Conn.,
U.S.A.



GRAVES GRAMOPHONES

The Gramophone and Records Catalogue, with the latest 18 inch Disc Record Selections, is despatched free to all approved orders, throughout the United Kingdom, for 4/- post, and the balance to be paid Monthly Payments of 4/-, highly polished Solid Dark Oak Cabinet embellished with an artistic art metal panel, very powerful Silent Steel Motor, Nickel Plated Taper Tone Arm, richly decorated 16 inch Sonorous Sound Horn, and possessing an exceptionally powerful and highly sensitive recording sound reproduction.

CATALOGUE POST FREE

Graves Gramophones are "Machines of Quality" and the greatest Gramophone value in the world. A Postcard will bring you perforce our handsomely illustrated Gramophone Guide, which shows all the latest and best Records and Repertoire Machines of all kinds and sizes and their prices; also unperforated Disc Record sets. 2/- in the 6 Cash Discount. Write to-day for this remarkable book.

J. G. GRAVES LTD. SHEFFIELD.



MEN'S COATS

You must see the right selection to get the right coat.

Our Autumn selection is so varied that you are sure to be suited and fitted.

We assure you of every courtesy and attention.

SELFRIDGE & Co., Ltd.

RAGLAN OVERCOAT.

Of Irish and Scotch fleecy tweeds; variety of shades, sleeves and shoulders lined with a fine quality satin. In 70/- all fittings

SELFRIDGE'S

EAVESDROPPING AT THE 'PHONE.

BY OUR PET HELLO GIRL.

V.—WILLIAM AND THE EMBASSY CHIEF IN LONDON.

"Hello! . . . hallo! . . . Are you there? . . . Is that you, Von Kühlmann? . . . Shut your door, will you? . . . You don't know what English spies you may have in your household."

"I don't understand. . . . Who are you? . . . My door is shut always. . . . I know these perfidious English too well. . . . But who are you?"

"Your Emperor. . . . Do you not recognise my voice?"
(Currrrr-rip!)

"I did then, sire. . . . What is it your Majesty wishes?"

"What are you doing about M. Sazonoff's mission from the Russian Government to Balmoral? . . . Have you arranged to keep yourself thoroughly posted as to the conversations that take place?"

"I have, sire. . . . I have a spy in M. Sazonoff's entourage, and many private friends at Balmoral—haters of their own country and lovers of Germany. Ha, ha!"

"Good! . . . I approve your arrangements. . . . Now, do you thoroughly understand the secret purpose of M. Sazonoff's visit to England? Of course, you are not foolish enough to believe that it has to do solely with the question of Persia?"

"I should smile, your Majesty! . . . (Blob-blob-blob-blob-rip!) Did you speak, sire?"

"No, no! . . . Go on. . . . Tell me your views, and the steps you propose to take to nullify any agreement that may be come to inimical to the interests of Germany."

"I am secretly fostering a spirit of revolt amongst the more forward, and consequently dissatisfied, section of the Liberal Party. Already my carefully concealed practices are bearing fruit. The *Daily News* and *Leader* has published leaders and articles demanding the breaking of the Triple Entente between Russia, France and England, and pressure is being brought to bear on Sir Edward Grey from many quarters to the same end. The question of main-

taining a buffer state between the frontiers of Russia and British India is being worked for all it is worth, and must have some effect."

"Good. . . . What else? . . . (Plop-plop-plop-crrrrrk!) . . . What did you say?"

"Nothing, sire; it was the receiver making one of the queer noises characteristic of the English telephone. . . ."

"Now, look here, Kühlmann, never forget that a strengthening of the diplomatic ties between Russia, France and England is contrary to the interests of the Fatherland. . . . It is not Persia we are so much concerned about. I don't care the skin of a Frankfort sausage what becomes of Persia and the Persians; but if division of Persia between Russia and England appears imminent, we must work the righteous-indignation stunt for all it is worth. We must appeal to the civilised world to save an ancient civilisation from disintegration. Sir Edward Grey, at heart, is a strong Imperialist in the guise of an orthodox Liberal. Failing to persuade Germany to limit or reduce her naval programme, he is seeking to draw England still closer to France and Russia with the object of bringing about our complete isolation in Europe. This policy you must circumvent. We will deal with Russia at the right time. I have several old scores to work off with the perfidious Muscovite. But, in the meantime, England must not be allowed to gain additional strength from further European alliances. Do you understand? Our coming descent on the East Coast must not be complicated with Russian trouble. See?"

"I follow you, sire. . . . I will do my best to fulfil your instructions."

"If you fail, it will mean your recall."

"I can but try, your Majesty, but I would have you remember that the English are not so easily managed as the Turks. There is a strong Imperialistic spirit abroad, and at any moment the Tories may return to power."

"All the more reason for haste. Strike while the iron is hot, and while our Radical friends—ha, ha!—are in power. Send me your report by the usual channel. Good-day."

"Good-d . . . " (Ting-a-ling!)



THE GREAT DIGESTIVE TONIC AND REGULATOR.

PREPARED FROM ROOTS, LEAVES AND BARKS.

The Ideal Family Medicine.

For nearly half-a-century Mother Seigel's Syrup has been the unfailing family medicine for the prevention and cure of stomach and liver troubles, and the ready means of recovering and maintaining GOOD HEALTH. Mother Seigel's Syrup has a gentle, tonic action upon the digestive organs—the stomach, liver and bowels—toning and strengthening them so that they can do their work effectively, and obtain from the food you eat all the nourishment required to keep you strong and vigorous. Mother Seigel's Syrup, by removing stomach,

liver and kidney troubles, by keeping the blood pure, brings the glow of radiant health to the pale cheeks of anaemic girls, strengthens weak and growing boys, and makes adults feel fit and strong. It banishes pains after eating, headaches, biliousness, bad breath, giddiness, sleeplessness, wind on the stomach, and languor. If you suffer from any of the symptoms here described, you should at once profit by the experience of others and take Mother Seigel's Syrup for your case to-day. It is good for father, good for mother, good for all the family. Test it for yourself to-day. It will make you fit and well!

MOTHER SEIGEL'S SYRUP

The 2/6 bottle contains three times as much as the 1/1½ size. Also in tablet form, price 2/9.

LETTERS FROM JANE ANN.

[Being communications from a young person to her friends and relations.]

BY MOORE ANKING.

NANTYPWLLARNY,
RHWDUDLANGOCH.

DEAR BERTRAM,—We seem to be having the cool of the year in these parts, darling. How's it with you?

People say that a change is as good as a rest, but I think that depends on what you have to get on with at the time. What I mean to say, it may be and it may not. A change may be better than a rest if a person gets wet through, and then again one may not wish to be disturbed.

I don't need to ask if your fizzical con-dishun is mending, angel. The last of your wel-come letters indicates the fact. Reeding it through for the tenth time I couldn't help noticing imp-rovements, there being only three blots, and one of them was on the paper when you bought it very likely.

And this morning when I hauled it forth for about the twenty-seventh time, I found that "Lundon" was spelled with only one yew. So thinks I, Bert must have resumed his studdies. All's well.

You remem-ber that day when we were at Hampstead, don't you, darling? I mean that time when I fell out of the swing, and you said Have you brewsed your-self, and I said Don't think it matters, and then you said; Nothing ought to be con-seeled from the eye of love.

Well, I'm beginning to think same as you, dear, that's why I reed your letters so in-tently, in case I should miss some-thing you might not have put there for me to see.

What I mean to say, if there was any-thing over-looked that you didn't expect me to find, I don't bleeve I should be nearly as happy as if you hadn't wrote it down and I knew word for word what you meant to say.

-I reelly think the warm weather must have left me a bit feevrish, wandring like.

Some-times I think it won't never be my luck to reech a green old age, 'cause without prop-per treetment just when its most needed—well, you know by your own sim-tums, don't you, dearest?

I reelly think having a home of my own would prove very benny-fishul, 'cause then I should be con-soled in many little trubbles. What I mean to say, dear, home com-forts don't never seem to be so good when a person's away as they do when you get them right on the spot.

Still, I don't know, pet, it can't be all honey when a person gets an-teeek, and 'stead of running round the band-stand having to hold both ears to a gramma-fone without knowing for cer-tain if the blessid thing's making any sound what-ever.

Fancy you having to be propped in a chair, and washed and dusted night and morning like as if you was a bit of old china.

And me sitting the other side of the window with a little turn-over cross my shoulders, white cap on and my hands folded, watching pros-pective matrons passing by, and saying to myself, I used to be like that once.

Hay-ho, I reelly shall have to get a tonic or some-thing from the oil-shop. Feel as if I'd been hit by a slab of woe.

What's your manidger mean, pet, by grumbling 'cause you been three times late in one week? What-ever will he find fault with next? It's to be hoped he gets sent about his bisniss before we're marrid, else I can see him filling an early grave.

What-ever happens, pet, we must try to look on the bright side and hope for the best. After all, we've en-dewered I'm sure the best won't be too good for either of us.

x x x Yours for fewcher joys, x x
JANE ANN.

MRS. BULL.

EVERY TUESDAY.

ONE PENNY.

A Head Railway Porter.



Debility, Neuralgia, Sleeplessness—

It is the trifles, the little unconsidered things, which spoil the best plans, and undo all a man's best work after years of toil and honest endeavour, in proof of which, consider the case of Mr. Frederick Morris, created a head railway porter because he had proved himself to be the most suitable man, and yet feeling himself in danger of losing all by a sudden nervous inability to perform his familiar duties! As with most people, Mr. Morris thought a sleepless night now and then a trifle, until the resulting nervousness and weakness began to stay with him, making him feel muddled and too confused to work, and then, snatching at a chance to hold the position which seemed to be slipping away from him, he was persuaded to try Phosferine. The sufferer's anxiety may be said to have left him after the first doses of Phosferine, for the debility and nervous distresses disappeared with the steady improvement his health made daily, and he declares that people who risk their positions by treating "nervousness" as a trifle, would be astonished to see how Phosferine has enabled him to easily do work which was once a great tax.

Driven from the System.

Mr. E. Morris, 31, Rossiter Road, Balham, S.W., writes: "I suffered for some time from Nervous Debility and Neuralgia, and used to have many sleepless nights through the constant pain. Consequently, on rising in the morning, I was unfit to undertake my duties, and during the day I felt nervous, weak, and wretchedly incompetent. I got hopelessly confused at the least bustle, which in my work as head railway porter was not infrequent. My son, who had found much relief from taking Phosferine, persuaded me to try it; I did so, the result being that I have felt better in every respect. My work, which proved so great a tax, comes easy to me, and thanks to the tonic's aid, I have regained my health, which to me is a valued asset indeed. I feel very grateful for the splendid aid Phosferine has rendered me, and I recommend it constantly where a good reliable tonic is needed."—May 21, 1912.

PHOSFERINE

GREATEST OF ALL TONICS.

A PROVEN REMEDY FOR

NEURALGIA
RHEUMATISM
BRAIN-FAG
LASSITUDE
INDIGESTION

MATERNITY WEAKNESS
NERVOUS HEADACHES
SLEEPLESSNESS
PREMATURE DECAY
ANAEMIA NEURITIS

INFLUENZA
HYSTERIA
EXHAUSTION
MALARIA
NERVOUSNESS

And all disorders consequent upon a reduced state of the nervous system.



The Royal Tonic.



Phosferine has been supplied by Royal Commands to
The Royal Family H.M. the King of Greece
H.J.M. The Empress of Russia H.M. the King of Spain
H.J.M. The Dowager Empress of Russia The Imperial Family of China

And the Principal Royalty and Aristocracy throughout the World.
The 2/9 size contains nearly four times the 1/12 size.

£100 FOR A BULLET!

GRAND NEW COMPETITION STARTS THIS WEEK.

We have great pleasure in placing before our readers this week, an entirely new and original competition. Not only will it prove a pastime of extraordinary fascination, but competitors can rest assured that their entries will be more carefully judged than in any other competition of this nature.

THE JUDGING. Many of these competitions are hastily or carelessly judged, and numerous good coupons are overlooked. BULLETS will be judged by a special staff of journalists of the highest ability. EVERY COUPON WILL BE READ TWICE SLOWLY AND CAREFULLY—thus rendering it practically impossible for any coupon to be overlooked.

"JOHN BULL" guarantees the following magnificent Prizes for BULLETS:—

FIRST PRIZE OF AT LEAST

ONE HUNDRED POUNDS!

If the number of entries is as large as we anticipate, the First Prize will be considerably larger and the other prizes will be increased in proportion.

£10 2nd Prize. £5 3rd Prize. £2 10s. 4th Prize.

AND A LARGE NUMBER OF £1 AND 10s. PRIZES.

We shall also give

500 SPECIAL AWARDS OF MERIT.

BULLETS CAN ONLY BE CONSTRUCTED FROM THESE 20 EXAMPLES:—

POLICEMAN
HARD WORK
HOME RULE
MOTOR CAR
MOST PEOPLE WANT

AEROPLANE
PRETTY GIRL
BUSINESS GOVERNMENT
THE STOCK EXCHANGE
MY WISH

GERMANY
NOT AT HOME
WINSTON CHURCHILL
MARY JANE
POPPING THE QUESTION

OFFICE BOY
HER YOUNG MAN
FOOTBALL
HORATIO BOTTOMLEY
PARLIAMENT

HOW TO MAKE YOUR BULLETS.

First choose any one of the above twenty examples. Then give two or three words, having some bearing on the example chosen, the FIRST and LAST of which MUST begin with ANY OF THE LETTERS CONTAINED IN THE EXAMPLE CHOSEN. If three words are used in constructing a BULLET any word can be used as the middle word.

Any letter in the example chosen can be used twice as initial letter for the BULLET.

For instance, if you take the example "Horatio Bottomley," you can choose the letters "B" and "A" and, using any word you like as the middle word, you can form the BULLET "Business Government Advocate." Or from the example "Most People Want" "Wages Punctually" can be formed. Again, if you take "Winston Churchill" you can get the BULLET "Celebrated Statesman."

Now you see how very simple and fascinating this competition is.

SO SEND IN YOUR COUPONS NOW.

Competitors can send in two BULLETS on one coupon for sixpence, but if both coupons are used a postal order for one shilling must be sent.

BULLETS CAN ONLY BE CONSTRUCTED FROM ONE OF THE TWENTY ABOVE EXAMPLES.

Envelopes should be marked "BULLETS, No. 1," "John Bull," Long Acre, London, W.C.

RULES (which must be strictly adhered to).

1. The First Prize will be awarded for what, in the opinion of the Editor, assisted by a competent staff of adjudicators, is the best bullet received, and the other prizes in order of merit. The right to divide a prize or prizes among two or more competitors is reserved.

2. Bullets must be plainly written on one of the coupons on this page, and only two attempts may be written on each coupon.

3. Both coupons may be used, but each coupon must be accompanied by a postal order for 6d., made payable to JOHN BULL, and crossed & Co. Competitors must write their names and addresses and the date of sending the order on the back of the postal order, the number of which must be duly noted on each coupon submitted. Competitors sending more than one coupon may enclose

one postal order for the full amount covering the number of their coupons. Samples will not be accepted.

4. Coupons must not be cut or defaced in any manner, or have portions of another coupon pasted upon them.

5. Entries must reach us not later than the first post on the morning of Wednesday, October 9th.

6. The Editor undertakes that every Bullet reaching him shall receive careful consideration by a competent staff; but the Editor will not hold himself responsible for coupons lost or mislaid.

7. No correspondence can be entered into concerning this competition.

8. The Editor's decision, on all matters concerning this competition must be accepted as final and binding in all respects, and acceptance of this rule is an express condition of entry.

THE RESULT OF THIS COMPETITION WILL BE ANNOUNCED IN OUR ISSUE DATED OCTOBER 26, 1912. AND CHEQUES WILL BE SENT THE SAME DAY.

Closing date, Wednesday, Oct. 9th.

Example

Bullet

Example

Bullet

(1) P.O. No.

I agree to enter this competition in accordance with the rules and conditions announced on this page and agree to accept the published decision as final and legally binding.

Signed

Address

A Sixpenny P.O. Must Accompany this Coupon.

Not more than three words may be used to construct a Bullet.

Closing date, Wednesday, Oct. 9th.

Example

Bullet

Example

Bullet

(1) P.O. No.

I agree to enter this competition in accordance with the rules and conditions announced on this page and agree to accept the published decision as final and legally binding.

Signed

Address

A Sixpenny P.O. Must Accompany this Coupon.

The ink will not run if the coupon is slightly warped before being used.

BULLET COUPONS WILL ALSO BE FOUND IN "MRS. BULL."

THE DAILY PERIL OF SKIN DISEASE

Scientific Cure Found at Last!

ZAM-BUK & ITS UNPARALLELED BENEFITS.

THE skin, when neglected, gets filled up with impurities, which if not got rid of in a natural manner through the pores, either force their way out in a crop of pimples, or give rise to other disagreeable complaints.

The usual symptoms of skin-disease, whether itching on the body, irritation on the scalp, or soreness round the joints, should be properly attended to lest they prove the beginning of eczema, ulcers, ringworm, or worse trouble.

You cannot be too careful what you use upon your skin. The unsatisfactory results from the old-fashioned ointments show that some different way of treating the skin is urgently needed.

The secret of those wonderful healing balms of the Roman gladiators was lost centuries ago, but they taught us that, just as Nature has given to man the instinct to rub a place when it hurts, so Nature has supplied somewhere amongst the herbs the right substances to rub with.

With the achievement attained by the production of that new wonderful balm called Zam-Buk, the art of skin-healing may be said to have been created anew. Zam-Buk is a secret combination endowed with healing, soothing and antiseptic properties of a unique order.

Indeed, this balm can only be produced in the Zam-Buk Company's own laboratories by their skilled chemists, with the aid of elaborate apparatus; and certain scientific processes are employed in order to develop to the highest possible point the disease-destroying properties and that wonderful power of healing which every user of Zam-Buk finds it possesses. It usually takes three months for each box of Zam-Buk to pass from its first to its final stage.

It will thus be seen how totally different Zam-Buk is from mere ointments. Not only is it different from them in composition and the scientific method of its manufacture, but it is immeasurably superior to them in action and effect.

It contains no trace of hard or rancid animal fat, or any lead, zinc, or other mineral irritant. Its herbal composition is so complex as to render the identification of its ingredients by analysis a sheer impossibility; and doctors' purely from their own success with Zam-Buk recommend it to their patients.

In view of the absolutely unique character of Zam-Buk, it is not surprising that to its credit the cure of many thousands of cases of eczema, ulcers, bad legs, blind and bleeding piles, children's scalp sores, ringworm, chapped hands, festering sores, poisoned wounds, etc.



FREE TEST.

Cut out this coupon and send it with a 1d. stamp (to cover return postage) to the Zam-Buk Co., Greek St., Leeds, for a free trial sample.

JOHN BULL, 5.10.12.

Zam-Buk

In sealed packages at 1/11, 2/9 or 4/6.

A SONG EVERYBODY WILL WANT

I LIKE YOUR APRON and YOUR BONNET

WORDS AND MUSIC

GIVEN WITH EVERY COPY
OF THIS WEEK'S

NOW ON SALE **MRS. BULL** ONE PENNY.

BETTER SECURE YOUR COPY NOW THE DEMAND WILL BE ENORMOUS.

DRAMA OF TO-DAY.

By M. CLEMENT SCOTT.

"LITTLE MISS LLEWELYN."

All the artistic world should hurry to the Vaudeville Theatre to see Miss Hilda Trevelyan and Mr. Edmund Gwenn in the anglicised version of "Le Mariage de Mlle. Beulemans," by Frantz Fonsoon and Fernand Wicheler. There are laughs in every line of this amusing little comedy, and, handled as the characters of Miss Llewelyn and Enos Llewelyn are by Miss Trevelyan and Mr. Gwenn, the play is made irresistible. Both actress and actor are seen at their very best in this deliciously simple fancy, which does not rely on fine clothes and gorgeous scenery for its success, but bubbles and sparkles with the rareness of absolute talent and inspired art. The Brussels Company which appeared in "Le Mariage de Mlle. Beulemans" at the Globe here in London was good, but cannot compare with the English Company at the Vaudeville, which is far and away the better of the two. The through route from Belgium to Wales has been excellently arranged by Sydney Blow and Douglas Hoare, so well indeed that it is difficult to remember that "Little Miss Llewelyn" was not really born and bred in Wales. Mr. Gwenn and Miss Trevelyan have launched themselves triumphantly on the fitful wave of theatrical management, and the theatre-going public will hope sincerely that this clever couple will steer safely into harbour and anchor firmly to solid ground.

THE HIPPODROME.

The other evening I heard Leoncavallo's new "operette," which has been specially composed by the great maestro for Sir Edward Moss. The "Zingari" has a romantic story attached to it, and Leoncavallo has made exquisite music to suit the dramatic scenes. Already the "Night Song" is being hummed about the streets by galleryites—a sure sign of the melody's popularity. Another new turn is the "American Rag-Time Octette," a most wonderful troupe, which simply makes you long to join in every tune, and keeps you "busy with your feet." A rare find this, and one the audience is not slow to appreciate.

IN MEMORIAM.

ROBERT MATTHEW MORRELL.
(Died September 12th, 1912.)

He lies at rest—that leader brave and true;
Who kept the hosts of bigotry at bay
And helped to win a brighter "Leisure Day."
He formed the Sunday League, and round him drew
Such men as Dickens, Mill and Huxley, too,
Who put to rout the Kill-joys grim and gray.
Fighting in Freedom's cause he led the way,
The gallant captain of a noble crew.

Though dead, his spirit lives—his work remains
To show how much one steadfast heart can do;
Seeing that Culture lifts, that Cheer sustains,
The task was his to strive with main and might
To make the Sabbath Day for me and you
A Day of Joy—of Sweetness—linked with Light.

HENRY CUDMORE.

CUT THIS OUT.

Famous Receipt That Will Cure Any Curable Cough.

If someone in your family has an obstinate, deep-seated cough, the following valuable prescription may be worth pounds to them:—

Secure from your Chemist 1 oz. of "Parmint" (Double Strength), take this home, and add to it $\frac{1}{2}$ pint of hot water and 4 ozs. of granulated Sugar, stir until dissolved. Take one teaspoonful four times a day. This will give instant relief, and will usually cure the most obstinate cough within twenty-four hours, while ordinary cases of influenza may be completely cured in two or three days. It is pleasant to take, and is extremely valuable in cases of incipient lung troubles. It is strongly recommended by Physicians, as its nourishing elements give renewed strength to those who have become weak through prolonged illness.

In ordering from your Chemist you should always specify that you want "Parmint" (Double Strength). This receipt has often been published and Local Chemists say for the past two years there has been a wonderful demand for it.

BULL'S EYES.

NOTES OF INTERROGATION:—

Isn't it the "son's place in Germany" that the Kaiser is now worrying about?

Is Lloyd George really "spying out the land"?

Isn't to "benefit" under the Insurance Act all the doctors ask?

Don't the Suffragettes think that Welshmen want a lot of beating?

Isn't there too much "beauty" about Regent Street already?

Have you any loss you want to recoup on a coupon? (See page 446.)

While the Powers are squabbling over Chinese finance, all that country asks is to be left a loan.

The American habit of chewing gum is being vigorously boomed. It is, of course, entirely a matter of taste.

Paraffin is the new fuel for motors. We shall have to call the engines "paraffin-oilia" soon.

"Airman Saved by his Helmet," reads a headline. Yet he must have fallen "on his feet."

The author who has named his latest book "The Turnstile" evidently expects a lot of people to get through it.

A woman's heart is like the moon, says a Chinese proverb. Yes, and a good many fellows get moonstruck.

"The Trouser Button"—the name of a new stage-piece—suggests that it won't stay on long.

The slenderness of American women is attributed to their hurrying too much. What about the "slimness" of the men?

At a Huddersfield Wesleyan reunion the chair was taken by a Sunday school teacher of "sixty-one years' standing." He must have wanted it.

The statement that thirty thousand towns and villages in Spain possess no schools will make the average English child regret his nationality.

Auctioneering, which won a race recently, doubtless made a bold bid for victory.

MESSRS. STEPHEN SMITH AND CO., LTD., proprietors of Hall's Wine and Keystone Burgundy, have declared an interim dividend at the rate of six per cent. per annum on the preference shares, and ten per cent. on the ordinary shares for the half-year ending September 30th, payable on October 1st. The directors report increased profits as compared with the corresponding six months of last year, and there is every indication of another record year's trading and nett profit. The warrants payable October 1st will include the one per cent. bonus dividend due on the preference shares out of last year's profits, making seven per cent. per annum.

PAINS OF 20 YEARS' STANDING REMOVED IN A SINGLE NIGHT FREE PRESCRIPTION DID IT.

Mr. H. Williams says: "Had anyone told me that chronic pain could be relieved so quickly I would not have believed it. I suffered from severe Sciatica and Rheumatism generally for twenty years, hardly ever being free from it. The pains were sometimes excruciating. All these were cured through a free prescription which I am pleased to give to anyone. Go to the nearest chemist's shop and get 60 grains of Kephaldol in tablet form. Take two tablets at once, and then one every hour until the pain is relieved. My doctor tells me that it acts just as quickly in Lumbago, Neuralgia, Headache, Neuritis, etc. I saw a very severe case of Influenza cured completely in less than twenty-four hours. I understand that this marvellous remedy is used in all the best hospitals of Europe, its chief virtue being that it acts promptly and is absolutely harmless."

POST FREE IN THE BRITISH ISLES.

Brainine 2/9

This size contains Three Times the Quantity.

"BRAININE" is sold at all Boots' branches throughout the United Kingdom; Taylor's Drug Stores; Parkes Drug Stores (all branches). If, however, you have any difficulty in procuring a supply, write direct, enclosing remittance, for either size to the

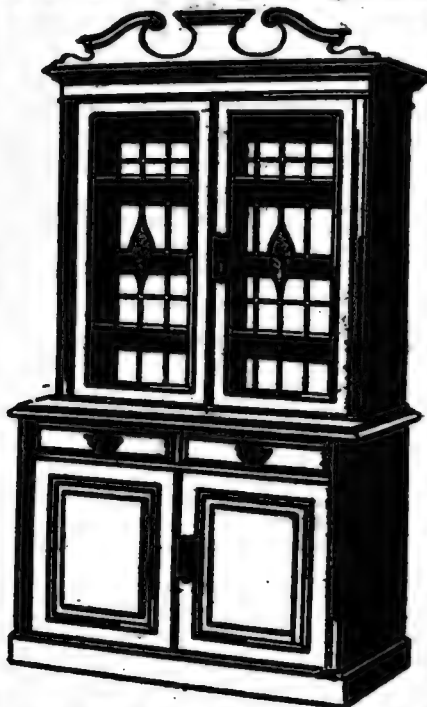
BRAININE COMPANY,
2, Marsham Street, Westminster,
London, S.W.

FURNISHING MADE EASY.

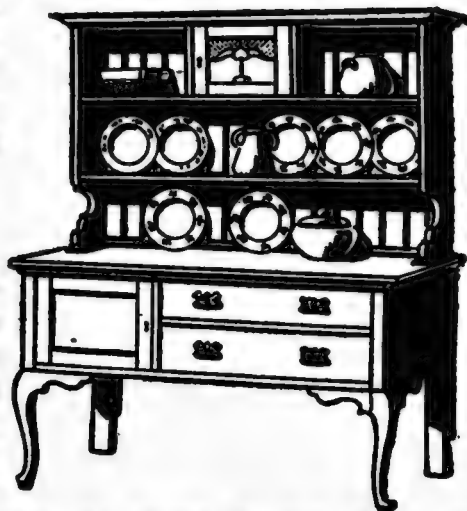
Planning the home is an interesting as well as a responsible task. Your responsibility will be considerably lessened if you invite us to take part in your deliberations. Our years of experience in fitting out thousands of homes makes our advice of considerable worth to those who are just beginning their married life. What may seem a great obstacle to you from the

standpoint of expenditure may be easily removed by us. Our credit system does away with financial worry. It has made possible the furnishing of thousands of homes and we therefore respectfully ask you to consult us.

Any article we sell may be obtained on our well-known Gradual Payment System, the payments extending over 1, 2 or 3 years at the option of the purchaser. No deposit is required, neither do we add interest or make any extra charges whatsoever.



Large Size Bookcase, constructed in Oak, and finished medium fumed shade. The upper part fitted with beaded glass doors, which enclose adjustable shelves and drawers, and two cupboards in underpart. £26 6 0



Solid Oak Dresser, of good quality and finish, either fumed or polished antique, colour at option, as illustrated £4 10 0

TERMS.

Worth.					Per Month.
£					£ s. d.
10	..	..	..	..	6 0
20	..	..	..	..	11 0
30	..	..	..	..	1 8 0
100	..	..	..	..	2 5 0
200	..	..	..	..	4 10 0
500	..	..	..	..	11 5 0
1,000	..	..	..	..	22 10 0
2,000	..	..	..	..	45 0 0

Or by other proportionate payments to suit purchaser's convenience.

10% DISCOUNT FOR CASH.

SECOND-HAND DEPARTMENT. In this department we hold a stock valued at considerably over £10,000, and we extend a cordial invitation to all interested to pay us a visit. A special catalogue has been prepared which

we shall be pleased to forward post free on application.

In order that country customers may make a personal selection, we will pay their fares to town on all orders of £30 and upwards.

Country orders are packed and delivered free.

OUR FULLY ILLUSTRATED CATALOGUE CONTAINING OVER 900 ILLUSTRATIONS AND SEVERAL COLOURED PLATES OF SUGGESTIONS WILL BE FORWARDED FREE ON APPLICATION.

MIDLAND

FURNISHING · © · LTD

15 to 23 · SOUTHAMPTON · ROW · HOLBORN · LONDON · W.C

JOHN BULL'S LETTER BAG.

[The EDITOR replies to, and has a chat with, some of his numerous correspondents.]

NOTICE TO CORRESPONDENTS.—Will readers, when forwarding cuttings from newspapers, take care that in each case a sufficient portion is sent to identify the name of the paper and the date of issue?

CORRESPONDENTS, when writing regarding previous communications which they may have addressed to us, should always mention the nature of the matter therein referred to. Owing to the great increase in the number of ENQUIRIES received consequent upon the abnormal growth in our circulation, it is no longer possible to answer them all in "Letter Bag." AND ONLY THOSE OF GENERAL INTEREST will be noticed. The Editor will, of course, still be grateful for information, "biscuit" material, newspaper cuttings, etc.

AUTHORS and ARTISTS submitting MSS. and drawings for consideration must write name and address upon the back of their work. The Editor cannot accept any responsibility for the safe custody of MSS., etc., so forwarded, but will endeavour to return unaccepted work WHEN STAMPED, ADDRESSED ENVELOPE IS ATTACHED TO THE MANUSCRIPT. ALL MATTER SUBMITTED MUST BE ORIGINAL UNLESS OTHERWISE STATED. The most suitable lengths for articles and stories are about 750 words (one column), or 1,500 words (a page).

The Editor cannot express any opinion upon the value of postage stamps, old china, pictures, coins, books, etc.

CORRESPONDENTS ARE REQUESTED NOT TO SEND ORIGINAL CERTIFICATES, TESTIMONIALS, ETC., as, though every effort is made for their safe custody, they are liable to be mislaid. Copies only of such documents should be forwarded in the first instance.

Mrs. R. (Stoke Newington), E. A. (Alton) and OTHERS are anxious for our opinion in regard to the International Correspondence Schools. We are giving the matter our special attention, and shall publish the result of our enquiries in due course.

V. E. D. (Harrow) compliments us on our courage in quoting with approval from Colonel Ingersoll. We shall doubtless do so again as time goes on. He was a wonderful man.

MR. A. E. LLOYD (of 6, Waterloo Street, Camberwell) tells us that he is in no way interested in the tipster business of Reginald Higgins, commented upon by us last week. He merely allowed letters to be forwarded to the address and, upon his attention being directed by our paragraph to their nature, immediately declined to continue to do so.

T. G. D. (Paddington) calls our attention to the fact that during the Midlothian Election the *Express* placard read, "No hope for the Liberals," and points out that the information was gratuitous—Mr. Hope being the Conservative candidate. Is T. G. D. a Scot?

C. H. S. (Newcastle) says that a local teacher the other day received the following note from the mother of one of the scholars:—"Please excuse George being absent last week, as I was confined. It was not his fault, so please don't cane him." Pass the salt!

J. W. (Chalk Farm) says he has spent over £7 on various competitions without success. Why not try "Bullets"? Our special system of judging gives an equal chance to every competitor.

"SEMPER VIGILANS" suggests as a remedy for our maritime muddling and murdering, "Have a Minister of Marine with a staff under him and all responsible to the nation. No politics—Business lines." He encloses a Postal Order for 1s., with the comment, "Papers can't work for nothing." Although perhaps it is not precisely "business," we have passed the amount over to our "Human Document" fund.

M. H. sends us a long description of the insanitary and uncleanly conditions prevailing at many of the provincial casual wards and common lodging-houses. Being a hawker, he speaks from experience. He also sends us a Postal Order for 6d., which we hold pending instructions regarding its disposal—failing which, it will also go to our Human Document fund.

"REDMONDITE" says: "Sir Edward Carson has always been among the Philistines." But surely now that he has been presented with a shillelagh he will join the Hittites.

M. F. (Bristol) asks "What is your favourite female name?" We must decline to incriminate ourselves.

P. T. writes that "If war was to break out again, the Territorials would be the means of great annoyance to the Army, as these men would be useless." But they are doing their best.

A. L. S. (Arcola, Canada) says that cautions to emigrants are unnecessary in the case of his town, but that there is a large percentage of unemployed in Vancouver, Toronto, Montreal and other large cities.

"A LATE DRIVER" says the tramcars of Swansea are the worst in the world, and "if the Board of Trade saw some of them, they would wake up with a shock and die." What, the Archbishop of Canterbury and the Speaker of the Irish House of Commons?

H. D. (Huddersfield) is surprised that he received no answer from Mr. Carnegie, to whom he wrote twice asking for 6½ guineas towards a course of engineering lessons from the International Correspondence Schools. Evidently he does not know Mr. Carnegie. Or perhaps the philanthropist does not approve of tuition by post.

S. P. F. (Brighton) says the local papers are afraid to criticise local steamers, which provide only two lifeboats to carry 59 persons.

H. L. (Glasgow).—We know nothing of the competition you mention. We can, however, vouch for "Bullets."

A tram-conductor relates how a bank-messenger left a bag containing gold and silver on a seat. The conductor says he could have kept it without anyone being the wiser. But he telephoned to the bank and was rewarded with 5s. How much is that per cent.?

"ANOTHER PARSON" writes: "JOHN BULL is splendid; it points out abuses and the way to reform them; it advocates a sensible Business Government." But he quotes the Scriptures about preaching the Gospel to every creature, and exclaims, "Your attitude towards missions staggers me." Let us reassure him with another text: "It is not meet to take the children's bread and to cast it to dogs."

"ANXIOUS."—We fear it will be a long time before divorce can be facilitated for the poor. You see, Party Governments are too busy feathering their friends' nests and fishing for votes.

J. S. W. (Whitley Bay).—A threat to take action to recover an admitted debt is obviously not libellous, nor are postcards couched in such guarded language as "Not arrived, expect you to send at once." But duns are to be discouraged in every possible way.

"ENQUIRER."—We do not know anything about soap-wrapper competitions, but do not advise your spending £7 or £8 if you are likely to receive only 30s. in return. Anyhow, make sure first that it is an honest gamble. Look at page 446.

J. B. L. (Camberwell) went to a Picture Palace in Blackfriars Road and heard an attendant shouting, "4d. seats guaranteed," so he paid for two, only to find there were none vacant. Asking for his money back, he was told they never refunded it. After further protests and a threat to report the place to us, he heard the man outside calling out that no seats were guaranteed. So he did some good.

J. B. (Sunderland) worked as an apprentice 53 hours a week for 3s., from which 9½d. is deducted for insurance, etc. No wonder he and his friends are on strike. Good luck to them!

C. H. W. D. (Bournemouth) says a boy has been fined 2s. 6d. for riding a bicycle to his work along the East Cliff, though he denied that he had been cautioned. Even if he had been cautioned, we do not see why the Council should be allowed to close public paths to workers. But of course all sorts of funny things are tolerated at this pious watering-place.

M. G. (Hull).—If the motor death was pronounced an accident by the coroner's jury, we do not see how we can revise their verdict, nor can we tell whether the owner of the car was mean in giving 10s. to the victim's parents, as he was only a working-man.

"READER" (Birmingham).—We can only repeat that we do not condescend to answer anonymous letters. Why not get some fat hypnotist to exorcise your timidity and teach you the rudiments of ratiocination?

C. W. F. (Ilford) says that, when telephone operators are kept at home by illness, half their small wages are docked, and the whole if they have no doctor's certificates. Meanwhile, clerks at the Law Courts work only from 10.15 to 4, have six weeks' holiday a year and full wages during unavoidable absence.

W. A. H. (Harringay) says the Salvation Army are sending round envelopes from house to house and calling for them in the hope that they may contain money as a contribution to harvest celebrations. Rather an unfortunate year to have chosen.

G. F. G. (Stanford-le-Hope).—Alas, even "highly reputable professional organs" do not always reject disreputable advertisements. So you cannot hope to discourage the White Slave traffic in the way you suggest.

A. S. says that, if the police prosecute palmists, they might as well ban all books dealing with divination, including the Bible, and all parsons who speculate on Heaven and Hell. Why not the Meteorological Office also?

G. S. (Bwlch) reveals a new trick of the M.A. Winter Company. The latest circular begins, "Dear Friend,—It pleases me that your letter is the first to receive my attention this morning." A smaller circular, headed "Rush slip for President's correspondence," is glued to the corner and addressed to "Private Secretary" in facsimile typewriting. The "Private Secretary" is told: "Reply to attached letter must be mailed to-day, and therefore will be given precedence over routine mail. Enclose this slip to addressee, stamping below the date and hour of mailing from this office, so that the prompt attention ordered for this letter may be noted."—M. A. WINTER, President. Steno. 1 (Eng.). Then follows a bogus postmark. Are there really people foolish enough to be taken in by this bunkum?

"CRITIC" asks whether the Mental Deficiency Bill might, if passed, adversely affect certain writers of comic songs and designers of comic picture-postcards. Of course, and like many editors of popular papers. But the Mental Deficiency Bill must not be allowed to pass.

A. L. W. (Stroud Green) enquires whether fasting women do not have food surreptitiously at night. How can we tell what they do when we are not there? Jim Crow says he knows more about fast women than fasting ones.

W. H. (Edinburgh) asks whether there are any independent members in Parliament now. We cannot think of one for the moment. He also refers to Dutch William's "fight for liberty," and asks if Orangemen ever heard of the massacre of Glencoe. Perhaps they are preparing for another.

"DEPRAUDED."—If your tailor made your clothes look ridiculous, he must either alter them or do without payment.

S. J. R. B. (Cape of Good Hope) asks why no medals were distributed to the crew of H.M.S. *Canopus*, who were among the first in bringing relief to the sufferers from the Messina earthquake. The crews of all other ships who came to the rescue seem to have been decorated.

B. H. (Leytonstone) tells us of a woman who borrowed £85 from a money lender in 1908. She has paid off £77, and now owes about £150. He asks what she shall do? Why not apply to the Courts for relief from a harsh and unconscionable bargain?

E. S. (Bendigo, Victoria) says immigrants are attracted to Australia by Government fairy-tales, and find hundreds walking the streets looking for work. Motor mechanics, who have left good jobs, are now vainly seeking for employment as labourers. The Government has been assisting bricklayers out owing to alleged shortage, but these men are vainly searching for employment. E. S. has secured twelve days' work during his first month, and wonders how long it will take him to recover his £19 passage money. He wishes he had taken to heart our repeated warnings.

"MEMBER OF LEAGUE" informs us that the Rev. John Bull has been presented with a purse of gold in recognition of his past services. Is this intended to make our mouth water?

B. G. (Peckham Rye) "takes it" that we "are a believer in the Holy Bible," and proceeds to quote the fourth Commandment, which happens to refer to Saturday, not Sunday, and forbids work, not amusement. In other words, he thinks, because we are told to do no manner of work on Saturdays, it is very wrong of us to have innocent fun on Sundays.

(A large number of replies are held over.)

Our New Competition is Fascinating, Simple, Profitable. Page 446.



Riley's Billiard Tables

CASH OR EASY PAYMENTS.

Riley's Miniature Tables are so truly proportioned that you always get the same true game as on a standard table.

Prices from £3/7/6. The most popular size is 6ft. 4in. at £8/5/0. Riley's Combine Billiard and Dining Tables from £13/10 to £32. Prices include all accessories and Carriage Paid to nearest railway station in the United Kingdom.

Gray's Book on Billiards, published at 1/-, will be sent post free on receipt of 2d. stamps.

FREE on receipt of postcard, full detailed Illustrated Catalogue of Billiard and Dining Tables.

E. J. RILEY, LTD., IMPERIAL MILLS, ACCRINGTON.
London Showrooms: 147, Aldersgate Street, E.C.

THE MCKINLEY STYLE. SMART FASHIONABLE TAILORING

at the most moderate prices—a rare combination. Every McKinley garment is made from genuine Scotch or English materials and cut and tailored by experts. The McKinley scientific self-measurement chart enables you to take your measurements as easily and accurately as an experienced tailor, and the McKinley system saves you time, money, and worry.

OVERCOATS (to measure) 30/- to 45/-
SUITS 35/- to 55/-

Carriage paid. No extras. Money refunded in full if you are not completely satisfied.

IF YOU VALUE YOUR APPEARANCE send to-day for "Booklet J.B." and our magnificent selection of Autumn and Winter patterns. They will be sent to you post free, together with the McKinley Chart, Fashion Plates, tape measure, etc. SEND NOW OR CALL.

C&G. MCKINLEY

Home Dept., 7, Gresham St., London, E.C.



GRAVES

IMPERIAL SILVER ENGLISH LEVER

Is British-made, has jewelled escapement, Automatic Chronometer Balance, Breguet Hairspring, and all recent perfections. The Cases are well proportioned, closely fitting, and are heavily wrought from Gold English Hall-marked Silver. Warranted Five Years.

2/6 WE DELIVER this magnificent English Lever to all approved orders for 2/6 with order, 2/6 on delivery if satisfied, and balance in 10 monthly payments of 4/- Money refunded entirely satisfactory. 2/- in the £ Discount for Cash.

CATALOGUE FREE. Send a Post Card for our handsomely illustrated Art Catalogue of Ladies' and Gent's Gold and Silver Watches, Lovely Jewellers, and an enormous variety of beautiful and useful goods for presents at economical prices. Ask for Catalogue B.

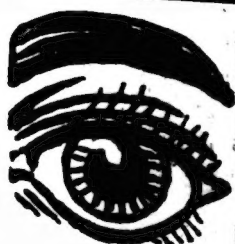
J. G. GRAVES Ltd. SHEFFIELD.



TECLA PEARLS

- 7 Old Bond Street London
- 10 Rue de la Paix Paris
- 15 Unter den Linden Berlin
- 2 Kärntnerstrasse Vienna
- 16 Avenue Maréchal Nice
- 390 Fifth Avenue New York

No other Branches or Agents



21/6 SPECTACLES and EYE-GLASSES 5/3

EXAMINATIONS AND ADVICE FREE.

Send for Illustrated Booklet and Self-Test.

BLOOM'S. 53, BEDFORD ST., STRAND, W.C.

Don't Wear a Truss!

After Thirty Years' Experience I Have Produced an Appliance for Men, Women or Children that Cures Rupture.

I SEND IT ON TRIAL

If you have tried most everything else, come to me. Where others fail is where I have my greatest success. Send attached coupon to-day and I will send you free my illustrated book on Rupture and its cure, showing my Appliance and giving you prices and names of many people who have tried it and are extremely grateful. It is instant relief where all others fail. Remember, I use no salves, no harness, no lies.

I make it to your measure and send it to you on a strict guarantee of satisfaction or money refunded, and I have put my price so low that anybody, rich or poor, can buy it. I send on trial to prove what I say is true. You are the judge, and once having seen my illustrated book and read it you will be as enthusiastic as my thousands of patients whose letters are on file in my office. Fill in free coupon below and post to-day.



The above is C. E. Brooks who has been Curing Rupture for over 30 years. If Ruptured Write him to-day.

FREE INFORMATION COUPON.

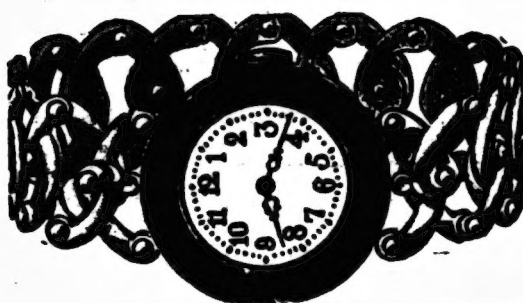
C. E. Brooks, 455B, Bank Buildings, Kingsway, London, W.C.

Please send me by post in plain wrapper your Illustrated Book and full information about your Appliance for the cure of rupture.

NAME

ADDRESS

Please write plainly.



WOULD YOU LIKE ONE OF THE CHARMING EXTENDING WRISTLET WATCHES FREE?

Then send six stamps only for a full-sized tablet of the

ADORI TOILET SOAP.

A Brochure with Particulars of our Huge Annual Free Prize Distribution (value £500), and Photos of six most Popular Actors who will act as Judges in Prettiest Names Competition, sent free on receipt of postcard to B. ADORI, Henrietta St., London, W.C.

THE LIVERPOOL VICTORIA INSURANCE CORPORATION LIMITED.

HEAD OFFICE: 45-49, HOLBORN VIADUCT, LONDON, E.C.

Subscribed Capital £421,408. Paid up Capital £125,352.
Premium Income £129,436.
LIFE, FIRE, ACCIDENT, MOTOR, BURGLARY, PLATE GLASS, &c.
Agency Applications invited.

If You're a High-Grade Man

with Special Ability which fits you to occupy a really Responsible Position in some Clerical, Technical, Organising, or Travelling capacity you can get into touch with your Right Position through Hapgoods. We have large numbers of High-grade Positions open, and we want to hear from Bright Energetic Men of More than Average Ability, who are capable of filling them. If you are such a man—write us to-day.

HAPGOODS, Ltd., 167-168, STRAND, LONDON, W.C.

RACING NOTES.

By W. LOTINGA.

Prophetic.

Back to the Turf Headquarters, a somewhat quiet gathering which promises to provide Lord Derby's colours with several successes, especially a notable one with

STEDFAST,

in the Jockey Club Stakes, for Prince Palatine cannot give the chestnut the weight, as on the book they are one and the same animal. The black-and-white cap should also be carried successfully in the Newmarket October Handicap by

HAIR TRIGGER II.

On Wednesday, too, that arrant thief, CIGAR, should win the G.E. Railway Handicap, and may do so at last when forsaken by most people in disgust. Another who has been a big failure throughout the season, in DALNACRAG, has a big chance in Thursday's welter, whilst, unless kept for the Duke of York Stakes, WILLAURA must about gain Friday's handicap. The Ditch Mile Nursery may, on the Doncaster form, give compensation to

LINDERA,

which, being a filly, will naturally run better at home than when boxed to a distant meeting.

Lingfield's big card on Saturday suggests success for

TWEEDLEDUM

in the Pheasant Handicap, whilst at Nottingham whatever beats CATCH PENNY, who should be backed each way, will gain the handicap, and CABARET is the pick of the entry for the Sherwood Forest Nursery.

Balscadden had all the luck of the race to beat Tullibardine at Newbury, and as five of them were then bunched, I shall wipe them all out and repeat that whatever beats

WINTHORPE

will win the Cesarewitch.

SPORTING ANSWERS.

ALBION SKILL AND SPORTS AGENCY.—F. T. (Brighton).—A communication addressed by us to these people at Sion, Switzerland, has been returned through the Dead Letter Office, but we will endeavour to find out something about them.

THE FOOTBALL WORLD.—E. C. B. (Woking).—This is the title under which Mr. H. T. Terry, of Geneva, conducts his football business as distinguished from his joint sweepstakes with Mr. A. F. Smallman (under the title of Smallman and Terry).

THE COMPETITORS' JOURNAL.—E. C. B. (Woking).—This, on the other hand, is the title under which Mr. A. F. Smallman carried on his independent football business. Both Mr. Smallman and Mr. Terry are substantial men who between them carry on probably the largest football competition business in the world. You will be perfectly safe in dealing with either of them.

NUGGET SPORTING AGENCY (Birsfelden).—QUERIST.—We know nothing of this concern, but on receipt of your communication we addressed letters to the names and addresses given as those of the winners of the first, second and third prizes, so far, however, without eliciting any response—except in one case where the envelope has come back through the Dead Letter Office, marked "not to be found." The whole thing looks extremely fishy.

H. T. TERRY.—J. C. (Lower Broughton).—See replies to E. C. B.

SPORTING PROFIT (Birsfelden).—OGDEN.—Have nothing to do with this firm.

RUTHERFORD'S SWEEPSTAKE (Copenhagen).—REX (Crewe).—We have no information at present respecting this, but are making enquiries.

SHILLING SWEEP.—M. C. (Cove).—Write to Mr. H. Diamond, Lucerne, Switzerland.

CONTINENTAL SWEEPSTAKES.—T. M. (Co. Clare).—We are awaiting information respecting the Union Turf Club, of Sion, but so far as H. Diamond, of Lucerne, is concerned, you need have no anxiety.

DIAMOND'S ST. LEGER SWEEPSTAKE.—A. O. (Edinburgh) writes that his wife has duly received the second prize which she drew in respect of Maiden Erlegh, and thinks it "only fair" to let us know that the prize money as advertised was duly received. Of course, it was.

E. PRICE (LUCERNE).—W. R. (London).—We understand that this firm discontinued business six months ago.

TOTALISATOR (LUCERNE).—E. P. (Aldeburgh).—We have enquired and find that so far from your interest in their Leger Sweep not being recognised, your name is actually on the list of prize-winners.

J. F. AWBERRY.—K. T. (Streatham); B. B. (Harrogate).—If you communicate with Mr. J. F. Awbery, Lucerne, you will obtain full information.

GEORGE BANKS.—"BARK."—Ask him to lodge a sum with you to cover his portion of the stakes.

MACDONALD AND BARNES (LANGNAU); R. S. (Worcester). Wrong 'uns.

COLLINS SYNDICATE.—PILOT SYSTEM.—"Method": We know nothing about the former. As regards the "Pilot" system, it, of course, must occasionally occur that more than one horse has to be backed, but in that case the race should be missed.

GENEVA TOTALISATOR.—"ROSEBERRY."—We believe this to be quite straight, but have no special information. As far as we know, the only proprietors are Messrs. Howard and Weston, of Chancery Lane.

CHARLES WINDUST.—L. Q. (New Brighton).—We were under the impression that this firm ceased business some time ago, but will make enquiries.

(A large number of replies are unavoidably held over.)

FOOTBALL FANCIES.

By "TOTTENHAM."

Whether we won or lost last season the future must bring us gain, and in an attempt to get it I shall give you, week by week, Selections which I trust may pay for following.

My *Special Lot* for next Saturday, October 5th, are Six Home Teams: Chelsea, Middlesbro', Hull City, Wolves, Swindon and Portsmouth. For my *Long Shot*, add to the above: Newcastle, Oldham, Barnsley, Burnley, Millwall and Watford. In my general selections the names of the teams likely to win are set out in italics:—

ENGLISH LEAGUE (DIV. I.).

Chelsea v. Sunderland.	Notts C. v. Derby C.
Liverpool v. Everton.	Oldham v. Arsenal.
Manchester U. v. Blackburn R.	Aston V. v. Sheffield W.
Middlesbro' v. Spurs.	Bolton W. v. W. Bromwich A.
Newcastle U. v. Bradford C.	Sheffield U. v. Manchester C.

DIVISION II.

Barnsley v. Fulham.	Hull v. Notts F.
Bradford v. Bury.	Leicester F. v. Leeds C.
Burnley v. Bristol C.	Preston N.E. v. Birmingham.
Clapton O. v. Blackpool.	Stockport v. Huddersfield.
Glossop v. Lincoln C.	Wolves v. Grimsby.

SOUTHERN LEAGUE.

Bristol R. v. Gillingham.	Exeter v. Southampton.
Millwall v. Northampton.	West Ham v. Plymouth.
Brentford v. Q.P. Rangers.	Brighton v. Crystal Palace.
Swindon v. Norwich C.	Coventry v. Merthyr.
Portsmouth v. Reading.	Watford v. Stoke.

'FOOTBALL.' Do your Business with
W. & A. FOX, FOOTBALL ACCOUNTANTS,
GENEVA, SWITZERLAND.

LOTINGA'S WEEKLY.—This firm has established itself as reliable, and their terms are both liberal and fair to both parties.

JOHN BULL.—The firm of W. & A. FOX has now been established some time as Football Accountants. Their rules are compiled in a most liberal spirit, and are eminently fair to both parties.

FREE! FREE!
RESERVED SEASON
TICKETS for any
FOOTBALL GROUND
PRESENTED
ABSOLUTELY FREE
EVERY WEEK.
1d. Postcard will bring you Full Particulars.

RESULT of the ST. LEGER.

Total paid out £2,005.

JOHN BULL says:—On September 6th I witnessed the draw and have pleasure in certifying that in every detail it was honestly carried out.

Cambridgeshire and Manchester November Handicap. Terms free on application.

The Totalisator

LUCERNE, Switzerland.

Managing Director . . . H. CULLERNE-BOWN.

H. HAMILTON & CO.,

BINNINGEN, SWITZERLAND.

THE OLDEST-ESTABLISHED FOOTBALL ACCOUNTANTS IN THE WORLD.

FOOTBALL

Send a postcard (postage 1d.) for the most liberal price-list issued. Absolutely every match in the English, Southern, and Scotch Leagues to pick from.

£50 FREE OFFER open to all Clients.

Our Football Annual sent free on mentioning this paper.

HARRY APPLETON

(The Man Who Always Pays).

The Best FOOTBALL Terms.
RHEINFELDEN, SWITZERLAND.

Letters 2½d.

Postcards 1d.

OCTOBER 5TH, 1912

JOHN BULL.

NEWMARKET & LINGFIELD NAPS

BRETBY WELTER OCTOBER NURSERY

LET US TELL . .
YOU THESE . . .
WINNERS FREE .

These animals are pointed out by the great "PILOT" SYSTEM OF WINNER-FINDING, and in our opinion they are practically certain to win. With these selections we shall send full particulars of our Great System and a copy of the "PILOT" SYSTEM GAZETTE, containing some STARTLING INFORMATION worth £20 to any sportsman. SEND NO MONEY. We will pilot you to the road to success FREE, and only ask you to SEND STAMPED ADDRESS. "Pilot" Office (Box D), 26 North Bar Without, Beverley, E. Yorks.

J. McLAUCHLAN,

LUCERNE,
SWITZERLAND.

Established
20 Years.

RACING.

Winnings returned to clients by first post after results are known. Letters only require to bear a time postmark previous to advertised time of race to be "on" according to rules.

**NO
LIMIT!**

FOOTBALL.

Pick where you like in the Four Leagues. No match barred! Don't wait for coupons—plain paper will do!

"STAKES ON," "UP and DOWN," and "ANY to COME" Commissions are all accepted.

NOTE—I do not run Sweepstakes of any description.

Letter Commissions:—54, GORDON ST., GLASGOW. Wires:—"GALLOP, GLASGOW."

PATRICK FARLEY, TURF and FOOTBALL Accountant, LUCERNE, SWITZERLAND.

NOTE. Winnings posted back to clients by first post after results are known.

Letter commissions: 19, Howard Street, Glasgow.
Telegrams: "Mustang, Glasgow."

TIP-TOP PRICES at FOOTBALL

Established 17 Years.

WHITE, FISHER & CO., The World's Premier Football Accountants, GENEVA, SWITZERLAND.

All intending New Clients should apply early if they wish to be listed this season.

Coupons, Price Lists, etc., sent free upon application; but don't wait for coupons, write your selections on plain paper.

EVERYBODY'S DOING IT.

Good prices returned. NOTHING BARRED in the FOUR LEAGUES. Letters must bear a 2 p.m. postmark at the latest. Not less than 4 Home Teams accepted. Over £25,000 paid away last season. See our advertisement in "The Racing and Football Outlook," our £10 Free Prize open to all weekly a sociality. If you mention this paper we will send you post free a sample packet of our FAMOUS FOOTBALL WHIFF CIGARETTES. Week-End Special says, R. White, Fisher & Co., the Football Commission Agents: "This firm is of the straightest, and readers can most fearlessly deal with them. They do an enormous business, and they share with Caesar's wife the reputation of being above suspicion."

BERT FRY, BIRSFELDEN, SWITZERLAND.

FOOTBALL.

PICK WHERE YOU LIKE IN THE 4 LEAGUES.

Also Selected Matches and Special Half-time Sheet.
Write for Particulars. For my announcements see "Racing and Football Outlook."

A.B.C. GUIDE TO STOCK EXCHANGE

Stock Exchange Operations thoroughly explained, also Call Options. How to open an account with limited risk. How to avoid Broker's Commissions. Contains Highest and Lowest Sales for last 15 years. Gratis from Publishers—

FARROW, GRAHAM & CO.,
1, Bank Street, Royal Exchange, Manchester.

THE REVELATIONS of JIM CROW

Preface by Horatio Bottomley.

"Very smart. Humour, sarcasm and grim earnest are turned on by flashes. Always pointed and witty; never dull."—REYNOLDS' NEWSPAPER.

"A cat among the pigeons."—JOHN BULL.

"Pleasant reading for those who prefer a little bitters in their sherry. Jim touches us all somewhere."—SPORTING TIMES.

"A pretty wit. Immensely entertaining. Pungent criticisms. Has humour, imagination, and a wonderful knowledge of human nature."—ABERDEEN JOURNAL.

"There is an originality and piquancy of expression in his diatribes."—MANCHESTER GUARDIAN.

"Lo! it is most excellent."—EQUINOX.

"The vulgar and tasteless attacks are in the worst possible taste."—SPORTSMAN.

"Atracts many readers by its smartness and caustic quality."—NOTTINGHAM EXPRESS.

"Not risking very much to prophesy a big success. If you do not agree with him, there must be something wrong with yourself. Good value for your shilling."—WINNING POST.

1/- net. Second edition now ready. 2/- cloth.

London: Bennett, 8, Henrietta Street, W.C.

What is Your Number?

Our New Weekly Ballot for 50 Helpers at Two Guineas Apiece.

Every copy of JOHN BULL bears upon its cover a distinctive number, and every week FIFTY of such numbers will be drawn and PUBLISHED IN THE FOLLOWING ISSUE.

To each of the holders of copies of JOHN BULL of specified date, bearing any of such numbers, we will, upon production within seven days of publication (a reasonable extension will be allowed to foreign and Colonial claimants) of a sufficient portion of the cover to identify the date and number, pay the sum of TWO GUINEAS in return for his using his best endeavour for one week to increase our circulation. Before the money is paid we require a full report of all the work done.

The following claim has been received for our issue of September 14th:—

Mr. J. H. COWARD, 69, Rupert Road, Upper Holloway, N. No. 178145. September 14th.

The following are the fifty numbers for our issue of September 28th:—

16970	190336	389892	589438	701287
56701	197077	453893	595448	707554
73515	203680	460950	597573	717461
84488	220799	482064	624920	729247
98658	233359	492389	638428	729995
132491	234697	515212	662085	734145
142951	264124	533811	669820	734584
165029	328268	552760	680602	743787
174787	358754	565702	689910	756864
185480	376136	578282	696409	764620

THE FIFTY NUMBERS IN RESPECT OF THIS WEEK WILL BE ANNOUNCED IN OUR NEXT ISSUE (PUBLISHED OCTOBER 9TH).

NO
LIMITNO
LIMIT

DOUGLAS STUART

LIESTAL, SWITZERLAND.

Write for my pamphlet explaining my
NEW SYSTEM OF DEPOSIT BUSINESS.

Absolute Privacy. No References Required.
No Enquiries Made. Remittances in Cash
or Cheque as preferred.

Make your selection NOW before prices shorten
for the Favourite Handicaps.

CESAREWITCH and

CAMBRIDGESHIRE

UNLIMITED "DOUBLE EVENT."

Don't waste time writing for quotations.
MARKET PRICE GUARANTEED.
SINGLE or DOUBLE EVENT, as ruling when
letter is postmarked.

SYSTEM SPECIALIST. NO COMMISSION.
SPECIAL FACILITIES } for **S.P.**
FOR WIRING } Daily

S-T-U-A-R-T SPELLS STABILITY

NO
LIMITNO
LIMIT

Printed and Published for the Proprietors (JOHN BULL, LTD.) by ODHAMS LIMITED, 93 and 94, Long Acre, London, W.C.
Agents for the Colonies—GORDON & GOUGH, LTD., London, Australia, Canada, etc. South Africa—CENTRAL NEWS AGENCY, LTD.
Also Imperial News Co., Ltd., Canada.

Applications for Advertisement Space in "JOHN BULL" must be made to Messrs. ODHAMS LIMITED
(Advertisement Department), 93-94, Long Acre, London, W.C. Telephone: Gerrard 2595.